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PRUDENTIAL
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Listening. Understanding. Delivering.



保誠精選 「工作假期寶」
消閒

PRUChoice Travel Working Holiday
LEISURE

PRUChoice Travel Working Holiday Insurance

Working Holiday makes many youngsters' dreams come true for experiencing local culture at different countries. Prudential General Insurance Hong Kong Limited ("Prudential") is pleased to offer you PRUChoice Travel Working Holiday Insurance Plan which provides you with a comprehensive protection against unexpected accidents during the trip for working holiday so that you can enjoy a work hard and play hard holiday.

(Applicable on or after 31 December, 2019)

Special Features

- 1 PRUChoice Travel Working Holiday is excess-free.
- 2 Option of Semi-Annual (6-month) Cover and Annual Cover which fit your plan of working holiday.
- 3 Black and Red Outbound Travel Alert are covered in Cancellation and Curtailment including short-term course fee.
- 4 Leisure trips taken during the period of working holiday are covered.
- 5 Terrorist attack is covered.
- 6 Covers people traveling for working holiday who are aged from 18 to 35.
- 7 Popular activities such as bungee jumping, hang-gliding/ gliding, hot-air ballooning, parachuting, sky-diving, scuba diving and winter sports, are 100% covered. The protection under Medical Expenses and Personal Accident is up to HK\$1,200,000 respectively.

Covered Sports and Activities List

Common sports and activities are covered# under PRUChoice Travel Working Holiday, below is a list of examples that we are covering:

- Skiing
- Bungee Jumping
- Parasailing
- Water Skiing/ Wakeboarding
- Horse Riding or Tracking
- Parachuting
- Windsurfing
- Go-karting
- Zorbing/ Hydro Zorbing
- Snorkeling
- Motorcycling
- Trekking
- Banana Boat
- Snowboarding
- Ziplining/ Jungle Flight
- Hot-air Ballooning
- Surfing
- Marathon/ Triathlon
- Sky-Diving
- Jet-skiing
- Cross-harbour Swimming
- Climbing/ Rock Climbing
- Scuba Diving (not more than 45 metre depth)

Subject to the terms and conditions of the policy provision. In addition, sports and activities that are covered should not be taken in a professional capacity or on a competitive basis. Covered sports and activities are not limited to those mentioned in the list above. If you would like to check whether we will cover a particular sport or activity, please call us or your financial consultant or broker.

Insurance Cover at a Glance (No Excess for All Sections)

Basic Benefits	Maximum Limits per trip (HK\$)		
1. Medical Expenses	1,200,000		
Covers the expenses incurred as a result of bodily injury sustained from accident or illness contracted during the trip.			
Overseas Medical Expenses Covers overseas medical expenses including hospitalization, emergency transportation to a registered medical institution, additional accommodation and transportation expenses necessarily incurred due to accidental bodily injury or sickness.	1,200,000		
Overseas outpatient medical expenses up to HK\$20,000 per trip subject to a maximum of HK\$1,000 per day (including the relevant prescribed medicine purchased within next day).			
Overseas outpatient X-ray and laboratory test expenses up to HK\$10,000 per trip subject to a maximum of HK\$2,000 per day.			
Overseas Hospital Cash/ Compulsory Quarantine Allowance Cash benefit of HK\$200 per day if the insured person is:	10,000		
1) Necessarily confined in a hospital abroad for more than 24 consecutive hours due to accidental bodily injury or sickness; or			
2) Being suspected or confirmed to have contracted infectious diseases and resulted in compulsory quarantine abroad by the local government for more than 24 consecutive hours.			
Follow-up Medical Expenses Follow-up medical expenses necessarily incurred within 3 months after returning to Hong Kong including the following expenses due to accident only:	50,000		
• Bonesetting (up to HK\$150 per day and HK\$1,500 per trip)			
• Dental treatment			
Compassionate Visit Additional accommodation and transportation expenses of a relative or friend who is required on medical advice to travel for compassionate visit.	20,000		
Medical Appliance Expenses Expenses of medically necessary appliance per prescribed by doctor including wheel-chair, prostheses, spectacle, crutch, walking frame, orthopaedic brace and support, cervical collars and hearing aids.	20,000		
2. Personal Accident	1,200,000		
100% full cover for accidental death, total permanent disablement, total permanent loss of limb/ sight/ speech and hearing as a direct result of accident occurs during the trip. Extends to cover other permanent disablement accordance with the benefit limit specified in the Scale of Benefits.			
Burial/ Cremation Expenses Overseas burial or cremation expenses in case of accidental death.	20,000		
		Compassionate Visit Additional accommodation and transportation expenses of a relative or friend for compassionate visit in case of accidental death overseas.	20,000
		3. 24 Hours Emergency Assistance Services Should you need assistance in the course of trip, you can contact I.P.A. Alarm Centre for emergency assistance: <ul style="list-style-type: none"> • Medical evacuation (Unlimited Cover) • Repatriation after treatment (Unlimited Cover) • Repatriation of mortal remains/ ashes (Unlimited Cover) • Arrangement of medical equipment/ medication • Dispatch of doctor • General travel and medical information, legal and interpreter referral service • Hospital deposit guarantee, up to HK\$39,000 	Unlimited <small>(Only for Medical Evacuation & Repatriation)</small>
		4. Baggage and Personal Effects/ Travel Document Baggage and Personal Effects Accidental loss of or damage to your baggage or personal effects during the trip: <ul style="list-style-type: none"> • Any one item/ pair/ set • Compensation will be on a "new for old" basis if the lost or damage item is less than 2-year-old Travel Document Replacement cost of lost travel documents if arising from robbery, burglary or theft during the trip.	10,000 3,000 3,000
		5. Cancellation In the event of necessary and unavoidable cancellation of trip due to a reason beyond the control of the insured person provided not for financial reasons or mere disinclination, we will reimburse you with the irrecoverable deposits or charges paid in advance or contracted to be paid for the trip including: <ul style="list-style-type: none"> • Overseas accommodation and transportation expenses • Overseas short-term course fee Outbound Travel Alert (OTA) Extension In the event of trip cancellation directly due to an Outbound Travel Alert (OTA) issued by the Hong Kong Security Bureau to the planned destination after the Policy has become effective and before the scheduled departure: <ul style="list-style-type: none"> • Cover 100% of the irrecoverable expenses due to the first issuance* of Black OTA; or • Cover 50% of the irrecoverable expenses due to the first issuance* of Red OTA. 	30,000

6. Curtailment

In the event of necessary and unavoidable curtailment of trip and returning to Hong Kong due to a reason beyond the control of the insured person, we will reimburse you the irrecoverable prepaid and unused deposits or charges for the trip including:

- Overseas accommodation and transportation expenses
- Overseas short-term course fee

We will reimburse you with the additional accommodation and transportation expenses incurred overseas in the event of trip curtailment due to:

- Death, bodily injury or illness of your immediate family member** residing in Hong Kong; or
- Hi-jack or riot at the planned destination which first occurs during the period of insurance.

Outbound Travel Alert (OTA) Extension

In the event of trip curtailment directly due to an Outbound Travel Alert (OTA) issued by the Hong Kong Security Bureau to the planned destination during the trip:

- Cover 100% of the irrecoverable expenses and/ or additional overseas accommodation and transportation expenses due to the first issuance* of Black OTA; or
- Cover 50% of the irrecoverable expenses and/ or additional overseas accommodation and transportation expenses due to the first issuance* of Red OTA.

50,000

7. Personal Liability

Indemnity for legal liability for bodily injury or property damage to a third party as a result of your negligence during the trip.

1,500,000

* "First issuance" means the alert first issued in respect of specific event or incident ever since the Outbound Travel Alert system existed.

** "Immediate Family Member" means the insured person's legally married spouse, parent, parent-in-law, grandparent, grandparent-in-law, son or daughter, son-in-law or daughter-in-law, brother or sister, brother-in-law or sister-in-law, grandchild, grandchild-in-law, legal guardian, fiancé or fiancée.

Automatic 10 days Extension



If you are unavoidably delayed overseas in the course of the scheduled itinerary (including any delays caused by the issuance of any Outbound Travel Alert(s) during the trip in respect of your planned destination by the Security Bureau of Hong Kong), the Policy will be automatically extended for a maximum period of 10 days.

Main Exclusions



The following is a summary of the exclusions to PRUChoice Travel Working Holiday Insurance. Please refer to your Policy for complete details.

General Exclusions applicable to All Sections

- War or kindred risks, government acts and nuclear hazard, civil commotion
- Unreasonable care and attention
- Accidents whilst engaging in sports or games in a professional capacity, or on a competitive basis, racing (other than on foot), motor rallies and competitions (other than karting), aviation (other than as a fare-paying passenger in an aircraft which is duly licensed by relevant authorities for the transportation of passengers), or 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
- Any conditions (including issuance of Outbound Travel Alert) which existed or known to exist or announced publicly contemplating to exist before the application for this insurance or the time of itinerary confirmation
- Venereal disease, AIDS or AIDS related complex
- Pregnancy, miscarriage or childbirth and all complications thereof
- Accidents occurred whilst the insured person is engaging in an occupation of pilot or crew member of any air carrier, tour guide or escort etc.
- Medical treatment being the specific purpose of the trip

Medical Expenses

- Treatment obtained in Hong Kong (except as specified in the policy provisions)
- Non-essential treatment or surgery, or the extra charges for the private room accommodation, except where medically necessary
- Denture and related treatment

24 Hours Emergency Assistance Services

- Services rendered without the authorisation and/ or intervention of I.P.A.
- The cost of return transportation ticket incurred if the insured person does not have any valid and unused transportation ticket to surrender to I.P.A. in the event of the repatriation after treatment

Baggage and Personal Effects/ Travel Document

- Normal wear and tear
- Confiscation or detention by customs
- Damage to fragile articles (including perishable food)
- Loss not reported to the police and/ or to the carrier immediately as appropriate within 24 hours
- Loss of or damage to mobile phones

Cancellation and Curtailment

- Financial circumstances or disinclination to travel
- Government regulations or acts (except for the first issuance* of a Black or Red Travel Alert) or failure in provision of any part of the booked trip
- Air traffic control

Personal Liability

- Injury to employees or members of the insured person's family
- Liability arising out of the use of motorized vehicles, aircraft, watercraft and the like
- Property belonging to or held in trust or in the custody of the insured person
- Liability directly arising from the insured person's specific pursuit of any trade, business or profession
- Liability assumed by the insured person by agreement

保誠精選「工作假期寶」旅遊保障計劃

工作假期令無數年青人實現夢想，可以四處遊歷，到不同國家體驗當地文化。保誠財險有限公司（「保誠」）誠意為您獻上**保誠精選「工作假期寶」旅遊保障計劃**，讓您從容面對在旅途中遇上突如其來的意外，得到全面保障，享受一個真正的工作與假期。

(2019年12月31日或之後適用)

計劃特點



- 1 保誠精選「工作假期寶」各項保障，均不設「自負金額」。
- 2 設有半年(6個月)保障及全年保障迎合您的工作假期計劃。
- 3 取消旅程及提早結束旅程保障均涵蓋黑色及紅色外遊警示，保障包括海外短期課程費用。
- 4 保障於工作假期期間前往的悠閒旅程。
- 5 保障恐怖主義襲擊。
- 6 保障18歲至35歲參加工作假期的人士。
- 7 一些受歡迎的運動，如吊索跳、各式滑翔活動、熱氣球、降傘、空中漫遊、水肺潛水及冬季運動等，均獲十足保障，醫療費用及人身意外保障最高保障額各高達港幣\$1,200,000。

受保障的運動及活動列表



保誠精選「工作假期寶」覆蓋一般運動及活動[#]，以下為一些受保例子：

- 滑雪
- 滑水/滑木板
- 滑浪風帆
- 浮潛
- 水上香蕉船
- 熱氣球飛行
- 空中漫遊
- 攀山/攀石
- 吊索跳
- 騎馬或騎馬踱步
- 高卡車
- 騎電單車
- 滑雪板
- 滑浪
- 乘坐水上電單車
- 水肺潛水 (不深於45米)
- 以快艇拉動的降傘
- 降傘
- 太空球/大氣球 (有人在內移動)
- 高山遠足
- 滑索/叢林飛行
- 馬拉松/三項鐵人
- 渡海泳

[#] 須受保單條款及細節所限。另外，受保運動及活動須以非專業運動形式，或在非競爭情況下參與。受保運動及活動並不只限於上述所列，如欲查詢某一類別的運動或活動是否受保，請致電本公司或您的理財顧問或經紀。

保障一覽表

(所有項目不設「自負金額」)

基本保障	每次旅程最高保障額 (港幣\$)
1. 醫療費用保障 賠償在旅程中因意外受傷或患病而引致的開支。 海外醫療費用 如在外地意外受傷或患病，賠償有關的醫療開支包括住院費用、前往註冊醫院的緊急交通費用及額外的住宿及交通費。 海外門診醫療費用的最高保障額為每日港幣\$1,000(包括於就醫翌日購買有關處方藥物的費用)，每次旅程以港幣\$20,000為上限。 海外門診X光及化驗測試費用的最高保障額為每日港幣\$2,000，每次旅程以港幣\$10,000為上限。 海外住院現金/強制隔離現金津貼 如因以下事故，我們將提供每日港幣\$200的現金津貼： 1) 受保人意外受傷或患病入住外地醫院接受治療連續逾24小時；或 2) 受保人被懷疑或證實染上傳染病而於外地被當地政府強制隔離連續逾24小時。 覆診醫療費用 賠償回港後3個月內的覆診費用包括以下因意外導致的費用： • 跌打(每日最高港幣\$150及每次旅程港幣\$1,500為限) • 牙科治療 親友探望 因應醫生的建議，支付一位親屬或朋友需要前往當地照顧您的額外住宿及交通費用。 醫療器材費用 應醫生的醫學建議而必須購買醫療器材包括輪椅、人造肢體、眼鏡、拐杖、行走架、矯形牙套、護頸套及助聽器的費用。	1,200,000 1,200,000 10,000 50,000 20,000 20,000
2. 人身意外保障 在旅程期間因意外直接引致的意外死亡、完全永久傷殘、完全永久性斷肢、失明、喪失語言能力及聽覺，可獲100%保障額。延伸保障其他永久性傷殘，我們將根據保障賠償表所列的賠償額作出賠償。 殮葬費用 支付因意外身亡引起的海外殮葬費用。 親友探望 如在外地意外身亡，支付一位親屬或朋友需要前往當地善後的額外住宿及交通費用。	1,200,000 20,000 20,000
3. 24小時緊急支援服務 在旅程中，如需協助，可致電I.P.A.救援中心，該中心可免費為您提供以下服務： • 醫療救援(無無限額保障) • 治療後護送服務(無無限額保障) • 遇事身故後，將骨灰或遺體運返原居地(無無限額保障) • 安排運送所需藥物/醫療器材 • 必要時派遣醫生到您身處的地方進行診治 • 一般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，最高可達港幣\$39,000	無無限額 (只限於醫療救援、護送及運送)
4. 行李及個人財物/旅遊證件保障 行李及個人財物 賠償在旅程期間因意外遺失或損毀的行李及個人財物： • 每件/對/套 • 若遺失或損毀的行李或個人財物，購入不足2年時，將以新購價賠償 旅遊證件 賠償在旅程期間因搶劫、盜竊或偷竊導致遺失旅遊證件而需繳付的補領費用。	10,000 3,000 3,000
5. 取消旅程保障 除因經濟問題或個人不願成行外，若您因出現不能控制的原因而無可避免地取消旅程，我們將賠償您已繳付而未能退回的旅遊費用，包括： • 海外住宿及交通費用 • 海外短期課程費用 外遊警示保障 若在您的保障生效後及出發前，因香港保安局就您計劃之目的地發出外遊警示而必須取消旅程，我們將賠償以下限額： • 若首次發出*黑色外遊警示，賠償已繳付而未能退回費用的100%；或 • 若首次發出*紅色外遊警示，賠償已繳付而未能退回費用的50%。	30,000
6. 提早結束旅程保障 若您因出現不能控制的原因而無可避免地提早結束旅程並返回香港，我們將賠償您已繳付而未能退回的旅遊費用，包括： • 海外住宿及交通費用 • 短期課程費用 如您因以下情況而需要提前結束旅程，我們將賠償您額外的海外住宿及交通費用：	50,000

- 居住在香港的直系親屬身故、受傷或病重；或
- 因劫機或於保險期內首次在計劃之目的地發生的暴動。

外遊警示保障

若您在旅程期間，因香港保安局就您計劃之目的地發出外遊警示而必須提早結束旅程，我們將賠償以下限額：

- 若首次發出¹黑色外遊警示，賠償已繳付而未能退回費用及/或因而導致額外的海外住宿及交通費用的100%；或
- 若首次發出²紅色外遊警示，賠償已繳付而未能退回費用及/或因而導致額外的海外住宿及交通費用的50%。

7. 個人責任保障

1,500,000

保障您在旅程期間因疏忽而須對第三者的身體損傷或財物損失負上法律責任。

* “首次”發出警示指根據「外遊警示制度」下，自該制度產生以來就某一事件或事故首次所發出的警示。

** “直系親屬”指受保人的合法配偶、父母、配偶父母、祖父母、配偶祖父母、子女、女婿或媳婦、兄弟姊妹、配偶兄弟姊妹、孫兒女、孫女婿或孫媳婦、合法監護人、未婚夫或未婚妻。

自動延長10天保障



於旅程期間，若您已安排的行程無可避免地於外地被迫延誤（包括因香港保安局就您計劃之目的地發出了任何外遊警示而造成的延誤），我們將自動延長您的保障期最長達10天。

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主要不保事項



下列只為保誠精選「工作假期寶」不保事項的概略，請參閱保單內所列明的詳細內容。

適用於整套保單的不保事項

- 戰爭或同類行動、政府法令、核能災難，及民亂所構成的損失
- 故意疏忽
- 以專業運動形式或在競爭情況下所參與的運動或比賽、或並非以雙腿進行的競賽、賽車（高卡車除外）、飛行活動（以持票乘客身份，乘坐持牌客機則除外）、或任何其他危險活動或前述相似的活動時發生的意外
- 蓄意令自己受傷或生病
- 酗酒或濫用藥物
- 旅遊前已存在的任何病徵、病症
- 任何情況（包括外遊警示的發出）在申請投保前或在確定旅程前，經已存在或已知其存在或已就預期會出現作出公布
- 性病、愛滋病或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
- 蓄意以治病為旅遊目的

醫療費用保障的不保事項

- 於香港所接受的治療（於保單內註明的保障則除外）
- 非必須的治療、手術或住用私家病房的額外費用
- 假牙及有關治療費用

24小時緊急支援服務的不保事項

- I.P.A. 並未授權及/或介入的服務
- 在治療後護送服務中，受保人沒有任何有效及未使用的交通票退回I.P.A.的回程交通票費用

行李及個人財物/旅遊證件保障的不保事項

- 破舊
- 被海關沒收或扣留
- 易碎物料（包括易腐壞的食物）的損毀
- 遺失而未能於24小時內向警方及/或有關係的運輸公司即時報失
- 手提電話的遺失與損毀

取消旅程保障及提早結束旅程保障的不保事項

- 經濟問題及個人不願成行
- 政府的法案或法令（惟發出首次¹黑色或紅色外遊警示則除外）或有關方面不能提供預定旅程
- 航空管制

個人責任保障的不保事項

- 導致受保人的僱員或家屬受傷
- 由使用機動車輛、飛機、船隻或類似物而引致的責任問題
- 屬於受保人或由受保人監管的物件
- 由受保人所從事的行業所引致的責任問題
- 受保人於其所簽的契約上所承擔的責任

Scale of Benefits of Personal Accident Section 人身意外保障－保障賠償表



In the event of an accident causing 因意外而引致的	Maximum Benefit (HK\$) 最高賠償額 (港幣\$)
A. Death 死亡	1,200,000
B. Permanent Disablement 永久性傷殘	
1. Total Permanent Disablement 完全永久傷殘	1,200,000
2. Total and Permanent Loss of Limb(s) 完全及永久喪失肢體	1,200,000
3. Total and Permanent Loss of Sight 完全及永久喪失視力	1,200,000
4. Total and Permanent Loss of speech and hearing of both ear(s) 完全及永久喪失語言能力及聽覺	1,200,000
5. Permanent and incurable insanity 永久及無法治療的精神錯亂	1,200,000
6. Total and permanent loss of use of: 完全及永久性傷殘：	
(a) thumb and four fingers of one hand 一隻手之拇指及四隻手指	840,000
(b) four fingers of one hand 一隻手之四隻手指	480,000
(c) thumb (both phalanges) 拇指（兩節指骨）	360,000
(d) thumb (one phalanx) 拇指（一節指骨）	180,000
(e) any other fingers (three phalanges) 其餘任何手指（三節指骨）	180,000
(f) any other fingers (two phalanges) 其餘任何手指（兩節指骨）	120,000
(g) any other fingers (one phalanx) 其餘任何手指（一節指骨）	90,000
(h) all toes of one foot 一隻腳的所有腳趾	240,000
(i) great toe (both phalanges) 大足趾（兩節趾骨）	90,000
(j) great toe (one phalanx) 大足趾（一節趾骨）	60,000
(k) any other toe 其餘任何足趾	36,000
C. Third Degree Burn of 9% or more of the total body surface 身體總表面積有9%或以上達第三級燒傷	500,000

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」
- 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。所有中文翻譯，如與英文有異，概以英文為準。





Application Form for
PRUChoice Travel
Working Holiday Insurance
保誠精選「工作假期寶」
旅遊保障計劃
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)

香港鯉魚涌華蘭路25號栢克大廈3樓

電話：(852) 3656 8362 傳真：(852) 2164 8445

www.prudential.com.hk

G13/APP0132B/P01 (12/19)

PRUChoice Travel Working Holiday Insurance 保誠精選「工作假期寶」旅遊保障計劃

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

*Applicant must be the Insured Person 申請人必須為受保人

Surname 姓	Given Name 名	Gender 性別	<input type="checkbox"/> Female 女	<input type="checkbox"/> Male 男
HKID or Passport No. 香港身份證或護照號碼	Date of Birth (dd/mm/yy) 出生日期(日/月/年)	Email Address 電郵地址		
Home Tel No. 住宅電話號碼	Mobile No. 流動電話號碼			
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 Application 投保詳情 Please ✓ as appropriate 請在適當方格加上“✓”

<input type="checkbox"/> For Semi-Annual Cover 投保半年保障	Premium (HK\$): 2,400 保費(港幣\$): 2,400	<input type="checkbox"/> For Annual Cover 投保全年保障	Premium (HK\$): 4,000 保費(港幣\$): 4,000
Country of Destination: 目的地國家: _____	Country of Destination: 目的地國家: _____		
Period of Insurance 保險生效日期	Period of Insurance 保險生效日期		
Policy to commence on _____ for six (6) months. 本保單由 _____ dd (日) mm (月) yy (年) 起六個月內有效。	Policy to commence on _____ for one (1) year. 本保單由 _____ dd (日) mm (月) yy (年) 起一年內有效。		
Semi-Annual Cover is not renewable upon the expiry of the Period of Insurance. 半年保障在保險期屆滿時不會續保。	Annual Cover is renewable upon the expiry of the Period of Insurance subject to underwriting approval. 全年保障在保險期屆滿時經核保後可獲續保。 Please tick the below box if you DO NOT require the Policy to be renewable. 如您不需要續保本保單，請在以下空格填上“✓”。	<input type="checkbox"/> The Policy will be ceased upon the expiry of the Period of Insurance of the first year. 本保單將在首年保險期屆滿時終止生效。	

The Policy will not be in force until the application has been accepted by the Company and the premium has been paid.
保單需在本公司接納申請及收訖保費後方才生效。

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

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

Credit Card Account Details 信用卡戶口資料

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

 VISA Card VISA 卡  MasterCard 萬事達卡 Credit Card Number 信用卡號碼 _____ Credit Card Expiry Date 信用卡有效日期至 _____ (mm/yy) (月/年)

I/ We hereby authorise Prudential General Insurance Hong Kong Limited to collect from my/ our designated credit card account for all payment(s), recurring payment(s) and levy(ies) of this 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

Cardholder's Signature
信用卡持有人簽名

Date
日期

Important Notes to Applicant 申請人須知

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 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。
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 Certificate of Insurance and the Insurance Policy.
上述保障及不保範圍並未包括所有細節，欲知全部詳情請參閱保單。
4. The insurance is only valid for the trips of Working Holiday originating from Hong Kong. Cheque payment must accompany this Application Form. No refund premium and levy is allowed once the Certificate of Insurance has been issued.
此項保險只適用於由本港出發之工作假期旅程。支票須連同申請表一併繳交。保單簽發生效後概不發還保費及徵費。
5. The application form must be signed by a person who has attained age 18 or above.
申請表必須由年滿18歲或以上的申請人簽署。
6. 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。
7. 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。
8. Collection of Levy by the Insurance Authority ("IA") – From 1 January 2018 onwards, a levy on insurance premiums for insurance policies will be payable to IA by policy holders. IA will collect the levy from policy holders through insurance companies. The amount of the levy may be subject to change depending on the applicable levy rate, which shall be determined by when the first premium is due which is the date when the Certificate of Insurance is issued. 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 Certificate of Insurance issued 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而定，即是發出保險憑証當日。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: The Applicant warrants that the Insured Person is not travelling contrary to the advice of Registered Medical Practitioner, or for the purpose of obtaining medical treatment or for migration. The Applicant also warrants that this Insurance is taken out of the Insured Person mainly for the purpose of participating Working Holiday overseas and the Company shall have the right to request any form of proof for Working Holiday whenever necessary.

保證：申請人保證旅程並不是違反註冊醫生的意見、或為獲得醫療或為移民目的而旅遊。申請人亦保證申請本保險的主要目的為受保人在海外進行工作假期。如有需要，本公司有權索取有關工作假期任何形式的證明。

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, 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(不論是否向我們或下述第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發出的保單);(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核實;(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。為達到上述第一大部分所列明之目的,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/zh/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 on behalf of persons to be insured* 申請人代行簽署*	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		

PRUChoice Travel Working Holiday Insurance Plan

保誠精選「工作假期寶」旅遊保障計劃



Table of Premium 保費表 (Applicable on or after 31 December 2019/ 2019年12月31日或之後適用)

(All figures in HK\$/ 以港幣\$計算)

Semi-Annual Cover (HK\$)
半年保障(港幣\$)

2,400

Annual Cover (HK\$)
全年保障(港幣\$)

4,000