保誠精選「診療寶」

醫 療

PRUChoice Clinic

MEDICAL

保誠精選「診療寶」門診保障計劃

健康，相信是每一個人都渴望得到的。可惜身體出現小毛病實在是在所難免，亦令人不勝其煩。而日益昂貴的門診服務又有否令準備求醫的您卻步？為保障您及您家人的健康，保誠財險有限公司特別推出**保誠精選**「診療寶」門診保障計劃，使您可以享用一個更全面的門診服務。

(2022年9月1日或之後適用)

計劃特點

1 提供全面門診保障

保誠精選「診療寶」提供全面及專業的門診保障，範圍包括：普通科及專科醫生門診服務、小型外科手術、X光及化驗測試。您更可隨意選擇任何附加保障，當中包括中醫服務及視力測試，以配合各人不同的健康需要。

2 醫療網絡遍佈全港

保誠精選「診療寶」醫療網絡龐大，超過500位醫生，執業地點遍佈香港、九龍及新界。您只需攜帶會員咭到網絡診所求診，及繳付自付費用，便可接受門診服務。毋須任何索償手續，簡單方便。

3 申請年齡最高可達60歲

年齡介乎初生15日至60歲的人士皆可投保，續保年齡更高達65歲。申請人毋須接受任何身體檢查，只需於申請表填寫簡單資料即可。

4 工作壓力中醫治療

凡選擇中醫服務，皆可享有工作壓力中醫治療。使每日面對沉重壓力的您能得到適當的中醫意見及有效的中醫治療。

保障一覽表

I. 基本保障

普通科醫生診症及3天處方藥物	
自付費用(每次)	港幣$30
每年最高診症次數	無限次
專科醫生診症及4天處方藥物 (須由醫療網絡的普通科醫生轉介)	
自付費用(每次)	港幣$60
每年最高診症次數	15次
於診所內進行的小型外科手術 (須由醫療網絡批核)	
自付費用(每次)	港幣$0
每年最高金額	港幣$2,000
X光及化驗測試 (須由醫療網絡的普通科醫生或專科醫生轉介)	
自付費用(每次)	港幣$0
每年最高金額	港幣$2,000

II. 附加保障

附加保障一：中醫診症及2天處方藥物 (包括工作壓力中醫治療)	
自付費用(每次)	港幣$30
每年最高診症次數	10次
附加保障二：視力測試	
自付費用(每次)	港幣$0
檢驗次數(每年)	1次

此視力測試計劃包括下列項目：

- 白內障及眼底檢查
- 色盲測驗
- 青光眼測驗
- 視力測驗(遠視、近視)
- 黃斑點測驗

保費表

I. 基本保障

年齡組別（首尾歲數計算在內）	每年保費
初生15天至5歲	港幣$2,946
6歲至60歲	港幣$2,080
61歲至65歲 (只限續保的會員)	港幣$3,395

II. 附加保障

適用於年齡介乎初生15天至60歲的申請人士及61至65歲的續保會員	每年保費
保障一：中醫診症及2天處方藥物 (包括工作壓力中醫治療)	港幣$480
保障二： 視力測試	港幣$685

主要不保事項

本門診保障計劃並不保障以下項目、治療、情況、活動、疾病及相關或連帶的醫療費用：

- 任何美容服務、牙科或口腔外科護理及治療、眼折射功能治療。
- 與人體免疫力缺乏病毒有關的傷病或後天免疫力缺乏症（愛滋病）的任何治療。
- 任何與懷孕、流產、墮胎、不育或男女性的絕育有關的醫療服務。
- 例行或一般檢查、為免疫（因受傷而需注射破傷風針除外）或檢疫而接受的接種或防疫注射。
- 任何因故意或蓄意令自己身體受傷、吸毒、酗酒、性病及精神病所導致的醫療服務。
- 因戰爭、入侵、內戰、敵對、恐怖主義活動或危險活動而直接或間接引致的受傷及疾病所進行的治療。
- 先進類型之造影及專科X光檢驗。
- 慢性疾病、先天性殘疾或任何需要長期性藥物（有關疾病或受傷需連續服用藥物達27天或以上）作治療的疾病或傷患。
- 補藥、增肥或減肥治療、維他命、賀爾蒙補充物品（由醫療網絡醫生推薦除外）。
- 於保單等候期14天內發生的疾病或傷患。
- 基本藥物以外的藥物。

PRUChoice Clinic Clinical Insurance

Health - an invaluable asset that is desired by everyone. Yet, going down with minor sickness is always inevitable. Due to the expensive medical fees, some people may hesitate to undergo outpatient medical treatment and resulting in a worse health condition. For the sake of you and your family's good health, Prudential General Insurance Hong Kong Limited now introduces **PRU**Choice Clinic, a comprehensive clinical insurance to you.

(Applicable on or after 1 September, 2022)

Special Features

1 Comprehensive Clinical Services

PRUChoice Clinic provides comprehensive and professional clinical services to meet your individual needs. Besides of the basic coverage including General Practitioner's and Specialist's clinical services, minor operations, X-ray and laboratory test, options for extra protection like Chinese Herbalist services and Eye Test are available for you.

2 Extensive Doctor Network in Hong Kong

PRUChoice Clinic provides a Medical Network of more than 500 Network doctors located throughout Hong Kong, Kowloon, and New Territories. Just simply present **PRU**Choice Clinic Membership Card and make co-payment whenever you visit a Network doctor. No claim procedures are required as it is just that simple and easy.

3 Applicant can be aged up to 60 years old

Applicants aged between 15 days of birth and 60 years old are eligible for enrolment, renewal is offered up to the age of 65. Furthermore, enrolment is so easy that just the completion of the Application Form is required. No medical check up is needed.

4 Stress Management by Chinese Herbalist

When you opt for Chinese Herbalist Consultation, stress management by Chinese Herbalist with consultation and medicine is offered to you as well.

Benefits at a Glance

I. Basic Coverage

General Practitioner Consultation and 3-day Medication

Co-Payment (Per visit)	HK$30
Maximum No. of Visits (Per year)	Unlimited

Specialist Consultation and 4-day Medication
(To be referred by General Practitioner of the Medical Network)

Co-Payment (Per visit)	HK$60
Maximum No. of Visits (Per year)	15 visits

Minor Operations Performed in Clinic
(To be approved by the Medical Network)

Co-Payment (Per visit)	HK$0
Each Year Up To	HK$2,000

X-Ray and Laboratory Test
(To be referred by General Practitioner or Specialist of the Medical Network)

Co-Payment (Per visit)	HK$0
Each Year Up To	HK$2,000

II. Optional Coverages

Optional Coverage 1: Chinese Herbalist Consultation and 2-day Medication (including Stress Management)

Co-Payment (Per visit)	HK$30
Maximum No. of Visits (Per year)	10 visits

Optional Coverage 2: Eye Test

Co-Payment (Per visit)	HK$0
No. of Visits (Per year)	1 visit

The Eye Test includes the following items :

- Cataract & Fundus Examination
- Colour Blindness Test
- Glaucoma Test
- Vision Test (Distant Vision, Near Vision)
- Yellow Spot Macula Test

Premium Table

Premium for Basic Coverage

Age Groups (Inclusive)	Annual Premium
15 days of birth - 5 years old	HK$2,946
6 - 60 years old	HK$2,080
61 - 65 years old (for renewal members only)	HK$3,395

Premium for Optional Coverage

Premium applicable to applicants aged between 15 days of birth and 60 years old and renewal members aged between 61 and 65 years old	Annual Premium
Optional Coverage 1: Chinese Herbalist Consultation and 2-day Medication (including Stress Management)	HK$480
Optional Coverage 2: Eye Test	HK$685

Scan QR code for instant Protection
掃描二維碼即時投保

Major Exclusions

The following items, treatments, conditions, activities, sicknesses and their related or consequential medical expenses are excluded:

- Any cosmetic services, dental treatment or oro-surgical care treatment, or eye refraction treatment.
- Any form of treatments for Human Immunodeficiency Virus (HIV) related Disability, or Acquired Immune Deficiency Syndrome (AIDS).
- Any medical services associated with or treatments arising from pregnancy, miscarriage, abortion, infertility or sterilization of either sex.
- Routine or general physical examination, inoculation, vaccination for immunization (except tetanus in case of injury) or quarantine purposes.
- Any medical services caused by self-inflicted injuries, drug addiction, alcoholism, venereal disease and psychiatric illness.
- Injury or sickness directly or indirectly arising out of war, invasion, civil war, hostilities, act of terrorism and hazardous activities.
- Advanced imaging and specialised X-ray.
- Any medical services for chronic illness, congenital abnormalities, illness or injury that requires long term medication (such illness or injury requires medication for at least a 27-day period).
- Tonics, appetite stimulants, vitamins, hormonal supplement (unless recommended by the doctors within the Medical Network).
- Any disease or injury occurred during the Waiting Period of 14 days.
- Charges of medication other than basic medication.

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:

- **PRU**Choice Card Protection Plus
- **PRU**Choice Clinic
- **PRU**Choice Cruise Travel
- **PRU**Choice Golfers
- **PRU**Choice HealthCare
- **PRU**Choice HealthCheck
- **PRU**Choice Home
- **PRU**Choice Home Décor
- **PRU**Choice Home Deluxe
- **PRU**Choice Home Landlord
- **PRU**Choice Hong Kong Study Care
- **PRU**Choice Maid
- **PRU**Choice Maid – Post-natal Carer Plan
- **PRU**Choice Motor
- **PRU**Choice Furkid Care
- **PRU**Choice Personal Accident
- **PRU**Choice Personal Accident Plus
- **PRU**Choice Relocation Care
- **PRU**Choice Travel
- **PRU**Choice Travel Overseas Study
- **PRU**Choice Travel Working Holiday
- **PRU**Choice BMX (Building Management Xtra)
- **PRU**Choice Shop
- **PRU**Choice Office
- **PRU**Choice Group Medical
- **PRU**Choice 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**「診療寶」
- **保誠精選**「郵輪旅遊樂」
- **保誠精選**「高球樂」
- **保誠精選**「康療寶」
- **保誠精選**「康檢寶」
- **保誠精選**「家居寶」
- **保誠精選**「家居裝修寶」
- **保誠精選**「名家寶」
- **保誠精選**「業主寶」
- **保誠精選**「來港尚學寶」
- **保誠精選**「僱傭寶」
- **保誠精選**「僱傭寶」– 陪月員計劃
- **保誠精選**「駕駛寶」
- **保誠精選**「寵寶愛」
- **保誠精選**「安健寶」
- **保誠精選**「倍安寶」
- **保誠精選**「移居寶」
- **保誠精選**「旅遊樂」
- **保誠精選**「海外留學寶」
- **保誠精選**「工作假期寶」
- **保誠精選**「樓宇寶」
- **保誠精選**「商舖寶」
- **保誠精選**「興業寶」
- **保誠精選**「團體醫療寶」
- **保誠精選**「團體人壽寶」
- 火險

及其他各類的保險服務。
如欲查詢以上保險服務詳情，請致電本公司或您的理財顧問/ 經紀。

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

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

www.prudential.com.hk

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

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

GI3/BR0014B/P01 (09/22)

PRUDENTIAL 保誠保險

PRUDENTIAL
保 誠 保 險

Application Form for
PRUChoice
Clinic Clinical Insurance
保誠精選「診療寶」
門診保障計劃
申請表

Applicable on or after 1 December, 2022
2022年12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

GI3/APP0014B/P01 (12/22)

PRUChoice Clinic Clinical Insurance 保誠精選「診療寶」門診保障計劃

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

	Gender 性別 ☐ Female 女 ☐ Male 男
Surname 姓	Given Name 名
HKID 香港身份證	Date of Birth (dd/ mm/ yy) 出生日期 (日/ 月/ 年)
Occupation 職業	Marital Status 婚姻狀況
Home Tel No. 住宅電話號碼	Mobile No. 流動電話號碼 (Policy number will be sent to you via SMS 保單號碼將會透過短訊傳送給您)

Email Address
電郵地址
(Upon the issuance of the Policy, eDocument will be activated immediately, the hard copies of policy documents and renewal documents issued thereafter will no longer be mailed to you. Please register myPrudential – General Insurance account to access those aforesaid documents. Whenever a notification email is sent to your designated email address, you are deemed to have received the corresponding new eDocument.
保單簽發後，電子文件便會立即啓用，日後發出之保單及續保文件將不會再郵寄列印本給您。您必須有myPrudential – 一般保險賬戶，去查閱上述的文件。每當提示電郵已經發送到您指定的電郵地址，您將被視為已收有關的最新電子文件。)

Scan QR code to view eDocument Guide
掃描二維碼參閱電子文件指南

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		☐ HK 香港 ☐ KLN 九龍 ☐ NT 新界

Details of Persons to be Covered 受保人詳情

Spouse under the age of 65 and all unmarried children below age of 18 can be included in this application. If you have more than 2 children, please provide details on a separate sheet.
此申請可包括閣下年齡在65歲以下之配偶及所有未滿18歲之未婚子女。如閣下有超過兩名子女，請另加紙填寫。

Relationship with Applicant 與申請人關係	Surname 姓	Given Name 名	HKID or Passport No. 香港身份證或護照號碼	Gender 性別	Date of Birth 出生日期 DD/ MM/ YY 日/ 月/ 年	Basic Coverage 基本保障	Optional Coverage* 附加保障*		Premium (HK$) (Please refer to Premium Table) 保費(港幣$) (請查閱保費表)
							Chinese Herbalist 中醫診症	Eye Test 視力測試	
Applicant 申請人	Same As Above 同上					✓			
Spouse 配偶						✓			
Child(1) 子女(1)						✓			
Child(2) 子女(2)						✓			
								Total Annual Premium (HK$) 每年總保費（港幣$）	

*Please ✓ as appropriate 請在適當方格加上"✓"

Has any person to be covered ever been declined of clinical insurance? If yes, please give details.
以上任何受保人士曾否被保險公司拒絕承保門診保險？如答案為「是」，請詳述。 ☐ No 否 ☐ Yes 是

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

Credit Card Account Details 信用卡戶口資料

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

☐ VISA Card VISA 卡 ☐ Master Card 萬事達卡 Credit Card Number 信用卡號碼 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 initial instalment, subsequent endorsement(s) and its renewal(s).
本人/ 吾等授權保誠財險有限公司，經由本人/ 吾等指定的信用卡戶口內，扣除有關本保單的所有及首期保費及徵費，包括因其後背書所需的保費及徵費以及每年續保的保費及徵費。

Cardholder's Name 信用卡持有人姓名	Cardholder's Signature 信用卡持有人簽名	Date 日期

Period of Insurance 保險期

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

Declaration 聲明

1. The Intermediary has clearly explained to me/ us regarding the relevant insurance concept, evaluation and recommendation made according to the information provided by me. (Applicable to sales process through an Intermediary only)
   中介人已清楚向本人/ 吾等講解有關保險概念、及基於本人提供的資料而作出的評估及建議。(只適用於經中介人的銷售過程)
2. The statements and particulars given in this application are, to the best of my/ our knowledge and belief, true and complete and that this application shall form the basis of the contract with Prudential General Insurance Hong Kong Limited ("Prudential").
   就本人/ 吾等知悉範圍內，此申請上填報的一切資料，均屬確實完整，本人/ 吾等並同意以此申請作為本人與保誠財險有限公司（「保誠」）之間所訂合約的根據。
3. I declare and agree that the insurance will not be inforce until the Application Form has been accepted by Prudential and the premium has been paid.
   本人聲明及同意，保障需在保誠覆核、接納申請及已收妥保費後才能生效。

Medical Insurance Needs Analysis and Evaluation 醫療保險需求分析及評估

Reason for taking medical insurance (Please choose the most appropriate one)
申請醫療保險的理由（請選擇1個最合適選項）

- ☐ Getting insurance protection for future healthcare needs 為未來醫療保健需求尋找保險保障
- ☐ Increasing expenses for medical and healthcare services 應付不斷上升的醫療及保健費用
- ☐ None of the above 以上皆不是 *

Types of medical protection you required
受保人所需要的醫療保障

- ☐ Clinical coverage 門診保障
- ☐ Others 其他 *

Recommendation made by the Intermediary (Applicable to sales process through an Intermediary only)
中介人的建議 (只適用於經中介人的銷售過程)

Based on your answers in above, the Intermediary concerned has explored the following insurance option to meet your objective(s) and needs(s).
根據　閣下於上述的選項，中介人曾提供並與　閣下討論下列保險產品，以迎合　閣下選購保險產品的目標及滿足　閣下的需要。

The recommended product is **PRU**Choice Clinic Clinical Insurance
被建議的產品為 **保誠精選「診療寶」門診保障計劃**

Customer's declaration on the suitability mismatch of PRUChoice Clinic Clinical Insurance
客戶就保誠精選「診療寶」門診保障計劃的合適性錯配作出聲明

Note: If customer has any suitability mismatch between **PRU**Choice Clinic Clinical Insurance and customer's need of medical insurance, please complete the following part.
註：如果客戶就**保誠精選**「診療寶」門診保障計劃與客戶需求的保障存在不符合的情況時，請完成下列部份。

I understand that there is/ are a deviation between my need(s) of medical insurance and **PRU**Choice Clinic Clinical Insurance, thus this product may not fully fulfil my protection need(s).
本人了解**保誠精選**「診療寶」門診保障計劃與本人需求的保障有所偏差，因此本產品未能完全符合本人的保障需要。
However, I confirm to proceed due to the following reasons:
不過，由於以下原因，本人確認繼續申請：

- ☐ My financial budget considerations of insurance premium 本人在保費上的財務考慮
- ☐ I will consider the protection shortfall in future 本人會於將來考慮保障的不足
- ☐ The decision is based on trust in the Prudential brand 是次決定建基於對保誠品牌的信任
- ☐ None of the above 以上皆不是 *

* As the need of medical insurance cannot be evaluated, this application would not be accepted.
* 由於醫療保險需求並未能被評估，本申請將不會被接納。

Important Notes to Applicant 申請人須知

1. The Intermediary has clearly explained to me/ us regarding the relevant insurance concept, evaluation and recommendation made according to the information provided by me. (Applicable to sales process through an Intermediary only)

   中介人已清楚向本人/ 吾等講解有關保險概念、及基於本人提供的資料而作出的評估及建議。(只適用於經中介人的銷售過程)

2. The clinical services of **PRU**Choice Clinic are provided by the appointed Network Provider. All liabilities arising from rendering the services and their availability are fully borne by the appointed Network Provider. Prudential reserves the rights to appoint new Network Provider without prior notice.
   保誠精選「診療寶」門診服務由指定醫療網絡提供。所有因提供此服務及有關服務提供與否而引致的任何責任全部由指定醫療網絡負責。保誠有權轉換醫療網絡而不會事先通知。

3. 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。請保留申請副本（包括信件影印本）以作日後參照。

4. We have the right to revise the Table of Benefits (including the Table of Premium) and the terms and conditions under this Policy on each renewal by giving you 30 days' notice in writing. This is to account for any known or foreseeable changes in medical practices and or claims experiences.
   我們有權於每次續保時修訂本保單內的保障金額表(包括保費表)與條款及細則，並於每次續保前30日以書面形式向您發出通知。修訂是為反映任何已知或預期的醫療慣例或及索償經驗。

5. The Membership Card must be presented at designated clinics/ centres for clinical services of **PRU**Choice Clinic. Any expenses incurred or paid directly by members for clinical services cannot be reimbursed from Prudential and/ or by the appointed Network Provider.
   凡到任何網絡診所/ 中心接受**保誠精選**「診療寶」的門診服務時，必須攜帶會員咭。保誠及/ 或指定醫療網絡均不負責任何會員直接引致的門診服務費用。

6. The Policy is subject to a Waiting Period of 14 days from the received date of the Application Form. Thereafter, another 14-day Policy Review Period is available for you to review the coverage. If you would like to cancel the Policy for any reason, simply return the Policy, the medical card together with a written notice to us; premium and levy paid will be fully refunded provided that the said documents are received by us within the Policy Review Period and you have not obtained any services from the Medical Network.
   由收訖申請起計，您只需等候14天便可得到保障。隨後亦有14天保單審候期以供閣下細閱保單。如需撤消保單，您必須並未使用醫療網絡所提供的任何服務，並在保單審候期內將保單、醫療咭及書面通知交回，本公司將取消保單及退回所繳保費及徵費。

7. If the Membership Card is lost, damaged or replaced because of changes in personal information, a handling fee of HK$100 will be charged for each replacement.
   若遺失或損毀會員咭，或需更改會員咭上的個人資料，每次手續費為港幣100元。

8. The Medical Network reserves the right for making extra charges on medical services, if the service is not covered under the Policy.
   倘有關的醫療服務並不在保單保障範圍內，醫療網絡有權就該等服務收取額外費用。

9. All benefits and exclusions are only briefly outlined here. For further details, please refer to the Policy.
   上述保障及不保項目並未包括所有細節，欲知詳情請參閱保單。

10. A specimen copy of the Policy and a copy of your completed Application Form will be supplied on request.
    如有需要，本公司可提供保單樣本及申請表影印本以作參考。

11. The Application Form must be signed by a person who has attained age of 18 or above.
    申請表必須由年滿18歲或以上的申請人簽署。

12. The application covers the spouse and any applicant's child who has not yet attained age of 18, and a new application will need to be signed and submitted by such applicant's child when he/ she has attained age of 18.
    本申請表可包括申請人配偶及所有未滿18歲之子女。當此申請表的受保子女年滿18歲後，該子女屆時必須簽署及遞交另一張申請表。

13. Please make sure the mobile number and email address of the applicant are correct. Once the Policy is issued, the policy number will be sent to the applicant via SMS. And, system will send Account Activation Code to the same mobile number during the registration of myPrudential. For environmental protection, Prudential will not mail this Policy/ endorsement and the subsequent policy renewal documents to the applicant; the corresponding eDocument will be stored in applicant's myPrudential account for their reference, and the applicant can print out the document if necessary. Whenever a notification email is sent to the applicant's designated email address, the applicant is deemed to have received the corresponding new eDocument. If the applicant has not registered myPrudential yet, please do so as soon as possible from our company website.
    請確保申請人的手提電話號碼及電郵地址是正確的。保單繕發後，申請人會透過手機短訊收到保單號碼；另外，登記myPrudential時，系統亦會向此手提電話號碼發送戶口啟動碼。為保護環境，保誠將不會郵寄此保單/ 批單及往後之續保文件予申請人；有關之電子文件將儲存於申請人的myPrudential戶口之內供申請人下載細閱。申請人有需要時亦可自行列印保單文件。每當提示電郵已經發送到申請人指定的電郵地址，申請人將被視為已收有關的最新電子文件。如申請人仍未登記myPrudential，敬請瀏覽本公司網站從速辦理。

14. This product is underwritten by Prudential General Insurance Hong Kong Limited ("Prudential"). The copyrights of the contents of this document are owned by Prudential.
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15. 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。

16. Levy collected by the Insurance Authority (if any) has been imposed on this Policy at the application rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit http://www.prudential.com.hk/levy or www.ia.org.hk/tc/levy. If you do not pay the overdue levy timely, the Insurance Authority ("IA") may, according to the law, impose on the policyholder a penalty and may recover the outstanding levy as a civil debt due to the IA.
    保險業監管局（「保監局」）已按適用費率對此保單徵收徵費，有關徵費將按照訂明安排匯付。如需更多資訊，請瀏覽 http://www.prudential.com.hk/levy 或 www.ia.org.hk/tc/levy。若閣下未能依時清繳過期徵費，保險業監管局（「保監局」）可根據法例向其施加罰款，亦可循民事程序追討欠付的徵費。

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

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

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

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

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

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

1. Purpose of Collection 收集資料之目的

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

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

我們可能會使用閣下的個人資料作下列目的：(a)管理我們的產品和服務，包括在購買產品或服務之前提供已與閣下討論的任何相關服務；(b)處理閣下的申請；(c)管理和處理保單、保險索償、醫療、抵押和承保檢查；(d)處理付款指示；(e)核實閣下申請保險、金融或財富管理產品及服務的資格；(f)設計及為閣下提供保險、金融及相關的產品和服務；(g)與閣下進行通訊；(h)遵守任何監管或其他法律規定或其他內部業務規定（不論是向我們或下述第2部分所列的任何第三方實施），包括但不限於打擊洗錢和認識你的客戶（KYC）義務；(i)就索償進行調查及和解，以及偵查及防止欺詐（不論是否有關就本申請簽發的保單）及/ 或其他非法行為或安全/ 技術問題；(j)使用代理機構（包括信貸資料服務機構）、追蹤公司或公開可得資料以執行核查；(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述第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查現有資料與及後提供的資料而使用的數據庫或登記冊（及其營運商）；(f)提供行政、電訊、電腦、信息技術、數據處理及儲存、客戶滿意度分析、付款、印刷、贖回或其他服務以令我們的業務可以運作的第三方服務供應商（包括但不限於其他保險公司、律師、銀行家、會計師、專業顧問、金融機構及受託人、審計師、IT服務及平台供應商、保險中介、投資經理、代理、退休金受託人(及其他持份者)、計劃顧問、介紹人及選定的第三方金融和保險產品供應商）；(g)行業協會及聯會；(h)醫療賬單審查公司；(i)閣下的聯名保單或投資持有人；(j)研究人員；(k)信貸資料服務機構；(l)收賬代理；(m)夥伴金融機構及合作夥伴；及(n)預防金融罪案機構、任何法律、監管和執法機構或政府機構及法院。在有關影響到我們全部或重大部分業務的控制權、治理、結構及/ 或管理的與另一公司的交易時，或在必須符合適用的法律或監管要求下，我們亦可能會透露閣下的個人資料予該等的實在或擬議受讓人或參與人。經閣下同意，我們亦會向第三方透露閣下的個人資料以讓該等第三方向閣下發出促銷通訊（如下文所述）。

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

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

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

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

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

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

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

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

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

如果你不同意接收本公司的市場推廣通訊及資料，請選擇此拒絕方格。

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

Signature of Applicant* 申請人簽署* X	Financial Consultant's Name (Please complete in BLOCK LETTERS) 理財顧問名稱（請用正楷填寫） Financial Consultant's Division and Code 理財顧問組別及編號	
Date 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 ☐ No ☐ Yes		