

PRUChoice Group Life Assurance 保誠精選「團體人壽寶」

ENTERPRISE SOLUTIONS 企業方案

Listening. Understanding. Delivering.



PRUChoice Group Life Assurance

保誠精選「團體人壽寶」

Nowadays, we understand that it is not easy to recruit talents to cope with business expansion. It becomes vital to retain quality people no matter by offering them attractive remuneration and by providing comprehensive package of group life*. At Prudential, we offer a variety of choices in group life to suit your need and your budget. With us, you can leave the protection provided to your employees to us and focus on running your business successfully.

(Applicable on or after 1 March, 2022)

在現今社會，要招攬人才以擴展業務並不容易。為提供吸引的薪酬及全面的僱員福利，團體人壽保障已成為挽留人才不可或缺的一部分。我們為您提供一系列切合您不同需要及預算的團體人壽*保障。透過我們為您僱員所提供的保障，您可以專心發展您的業務，令生意更上一層樓。

(2022年3月1日或之後適用)

Note 備註: * Group life business is underwritten by Prudential Hong Kong Limited ("PHKL"). Prudential General Insurance Hong Kong Limited has been delegated and authorised by PHKL to provide administrative support in relation to the group life business.

團體人壽業務乃由保誠保險有限公司（「保誠保險」）承保。保誠保險委託及授權保誠財險有限公司處理相關行政事宜。

Prudential General Insurance Hong Kong Limited and Prudential Hong Kong Limited are referred to as "Prudential".

保誠財險有限公司及保誠保險有限公司以下簡稱為「保誠」。

Special Features 計劃特點

Basic Benefit 基本保障	Optional Benefit 額外保障
✓ Core Life Benefit 基本人壽保障	✓ Top-Up Life Benefit 額外人壽保障
	✓ Accidental Death and Disablement Benefit 意外死亡及傷殘保障
	✓ Total and Permanent Disability Benefit (Any Occupation) 完全及永久殘疾保障 (任何職業)
	✓ Crisis Protection Benefit 危疾保障

- PRUChoice Group Life Assurance is designed for companies operating in Hong Kong with 2 employees or above.
保誠精選「團體人壽寶」專為在香港營運及聘用2名僱員或以上的公司而設。
- Different plans of benefit and optional benefits are available. You can provide benefits to different eligibility of employees according to their needs.
設有不同的保障等級及額外保障項目，您可按需求為不同的合資格僱員提供保障。
- Optional benefits of "Top-Up Life Benefit", "Accidental Death and Disablement Benefit", "Total and Permanent Disability Benefit" and "Crisis Protection Benefit" are available.
僱主可額外為僱員提供「額外人壽保障」，「意外死亡及傷殘保障」，「完全及永久殘疾保障」及「危疾保障」。
- 39 critical illnesses are covered under "Crisis Protection Benefit".
在「危疾保障」中，共39種危疾獲得賠償。
- Automatically renewed every year without any additional administration procedure.
每年均自動續保，毋須額外手續。

Core Benefit 基本保障

Core Life Benefit 基本人壽保障

Three plans of benefits are available to members. The limit of the plan selected is payable upon the death of the member resulting from any cause. 三種等級保障提供予會員。不論會員因任何原因不幸身故，均可按所選擇等級的保障金額獲得賠償。

Table of Benefits 保障金額表

Plans of Benefit 保障等級	Plan 1* 等級1*	Plan 2 等級2	Plan 3 等級3
Sum Assured per Member (HK\$) 每名會員投保金額(港幣\$)	100,000	250,000	500,000

Note 備註: * Companies with 2 - 4 employees are only eligible to insure with Plan 1 of "Core Life Benefit", insure with other benefit plans are not allowed.

如公司只有2至4名僱員，該公司只可投保「基本人壽保障」的等級1，投保其他保障等級恕不接受。



Optional Benefits 額外保障

Top-Up Life Benefit 額外人壽保障

The sum assured of “Top-Up Life Benefit” selected is payable in excess of the “Core Life Benefit” upon the death of the member.
若會員不幸身故，除「基本人壽保障」外，將可按所選擇投保金額獲得「額外人壽保障」賠償。

Accidental Death and Disablement Benefit 意外死亡及傷殘保障

The sum assured is payable to the member shown in the Scale of Benefits if the member suffers bodily injury directly arising out of accidental, violent, external and visible means.

若會員因意外、暴力、外在及可見原因，直接導致身體損傷，將根據以下保障賠償表之百分比獲得賠償：

Scale of Benefits 保障賠償表

In the event of an accident causing: 因意外而引致之：	% of Sum Assured Payable 可獲賠償投保金額之百分比
1. Accidental Death 意外死亡	100%
2. Permanent Total Disablement 永久及完全傷殘	100%
3. Permanent Partial Disablement 永久及部分傷殘	
• Loss of one arm from the shoulder joint 喪失肩膊關節以下的單臂	70%
• Loss of one arm from or above the elbow 喪失由手肘或以上的單臂	60%
• Loss of one arm above wrist, below elbow 喪失手腕以上、手肘以下的單臂	50%
• Loss of one leg from or above the knee 喪失由膝蓋或以上的單腿	70%
• Loss of one leg below knee 喪失膝蓋以下的單腿	50%
• Loss of one thumb 喪失單隻拇指	25%
• Loss of an index finger 喪失單隻食指	15%
• Loss of each other finger 喪失其餘任何手指	10%
• Loss of a great toe 喪失單隻大足趾	10%
• Loss of each other toe 喪失其餘任何足趾	5%
• Loss of all sight in one eye 喪失一眼全部視力	50%
• Loss of all hearing in both ears 喪失雙耳全部聽覺	60%
• Loss of hearing in one ear 喪失單耳聽覺	30%

Total and Permanent Disability Benefit (Any Occupation) 完全及永久殘疾保障 (任何職業)

The “Top-Up Life Benefit” is payable in advance if the member is totally and permanent disabled continuously for more than 6 months resulting from an accident, injury or sickness. Upon payment of “Total and Permanent Disability Benefit”, any benefit to the member under PRUChoice Group Life Assurance shall be ceased.

若會員因意外、受傷或疾病引致完全及永久傷殘超過6個月，而不能繼續任何工作或職業以賺取金錢，將獲預支「額外人壽保障」賠償。當會員獲取「完全及永久殘疾保障」後，其在保誠精選「團體人壽寶」內之所有保障便會立刻終止。

Crisis Protection Benefit 危疾保障

The “Top-Up Life Benefit” is payable in advance if the member is diagnosed of suffering from any one of the following critical illnesses after a waiting period of 90 days. Upon the payment of “Crisis Protection Benefit”, the sum assured of “Top-Up Life Benefit”, “Total and Permanent Disability Benefit” shall be reduced by the sum assured of “Crisis Protection Benefit” paid.

若會員於90日等候期後，不幸被診斷患上以下任何一種危疾，將獲預支「額外人壽保障」賠償。當會員獲取「危疾保障」後，其在「額外人壽保障」及「完全及永久殘疾保障」的投保金額便會相應減少。



Optional Benefits 額外保障

List of Critical Illnesses 危疾名單

Cancer 癌症

1. Cancer 癌症

Illnesses related to the Heart 與心臟相關的疾病

2. Cardiomyopathy 心肌病
3. Coronary Artery Disease Requiring Surgery 需要進行外科手術的冠狀動脈病
4. Heart Attack 心臟病發作
5. Heart Valve and Structural Surgery 心瓣及結構性手術
6. Primary Pulmonary Arterial Hypertension 原發性肺動脈高血壓
7. Surgery to the Aorta 大動脈外科手術

Illnesses related to the Nervous System 與神經系統相關的疾病

8. Alzheimer's Disease 阿耳滋海默氏症
9. Bacterial Meningitis 細菌感染腦膜炎
10. Benign Brain Tumour 良性腦腫瘤
11. Brain Surgery 腦部外科手術
12. Coma 昏迷
13. Encephalitis 腦炎
14. Major Head Trauma 嚴重頭部創傷
15. Motor Neurone Disease 運動神經元病
16. Multiple Sclerosis 多發性硬化症
17. Muscular Dystrophy 肌營養不良
18. Paralysis 癱瘓
19. Parkinson's Disease 帕金森氏症
20. Poliomyelitis 脊髓灰質炎 (小兒麻痺症)
21. Stroke 中風

Illnesses related to Major Organs and Functions 與主要器官及功能相關的疾病

22. Blindness 失明
23. Chronic Liver Disease 慢性肝病
24. Deafness 失聰
25. End Stage Lung Disease 末期肺病
26. Fulminant Viral Hepatitis 暴發性病毒肝炎
27. Kidney Failure 腎衰竭
28. Loss of Independent Existence 失去獨立生活能力
29. Loss of Speech 喪失語言能力
30. Major Burns 嚴重燒傷
31. Major Organ Transplantation 主要器官移植
32. Medullary Cystic Disease 腎髓質囊腫病
33. Severance of Limbs 肢體切斷

Other Major Illness 其他嚴重疾病

34. AIDS due to Blood Transfusion 因輸血引致的愛滋病
35. Aplastic Anaemia 障礙性貧血
36. Elephantiasis 象皮病
37. Occupationally Acquired HIV 因職業而感染的人類免疫力缺陷病毒
38. Severe Rheumatoid Arthritis 嚴重類風濕關節炎
39. Terminal Illness 末期疾病

Table of Benefits 保障金額表

Sections of Optional Benefits 額外保障項目	Sum Assured per Member (HK\$) 每名會員投保金額 (港幣\$)
1. Top-Up Life Benefit 額外人壽保障	100,000 per unit, maximum 5 units* 每單位為100,000，最高可選5個單位*
2. Accidental Death and Disablement Benefit 意外死亡及傷殘保障	100,000 per unit, maximum 5 units* 每單位為100,000，最高可選5個單位*
3. Total and Permanent Disability Benefit (Any Occupation) 完全及永久殘疾保障 (任何職業)	100,000 per unit, maximum 5 units* 每單位為100,000，最高可選5個單位*
4. Crisis Protection Benefit 危疾保障	100,000 per unit, maximum 5 units* 每單位為100,000，最高可選5個單位*

Note 備註：

1. The sum assured of "Top-Up Life Benefit" should not be greater than that for "Core Life Benefit".
「額外人壽保障」之投保金額不可超過「基本人壽保障」之投保金額。
2. "Top-Up Life Benefit" must be insured if any other Optional Benefit is selected.
若選擇任何其他額外保障，必須同時投保「額外人壽保障」。
3. The number of units selected for "Accidental Death and Disablement Benefit", "Total and Permanent Disability Benefit" and "Crisis Protection Benefit" must not be greater than that for "Top-Up Life Benefit".
「意外死亡及傷殘保障」、「完全及永久殘疾保障」及「危疾保障」之單位數目均不可超過「額外人壽保障」之單位數目。
4. The maximum sum insured of "Crisis Protection Benefit" is limited to 50% of life coverage including "Top-Up Life Benefit".
「危疾保障」之最高投保金額不可超過50%之人壽保障金額，「額外人壽保障」之投保金額亦計算在內。



Table of Premium¹ 保費表¹

Core Life Benefits 基本人壽保障

Age (Age Next Birthday) 年齡 (下次生日年齡)	Annual Premium per Member (HK\$) 每名會員之全年保費 (港幣\$)		
	Plan 1 ² 等級1 ²	Plan 2 等級2	Plan 3 等級3
17 – 24	34	85	170
25 – 29	34	85	170
30 – 34	40	100	200
35 – 39	54	135	270
40 – 44	90	225	450
45 – 49	152	380	760
50 – 54	260	650	1,300
55 – 59	446	1,115	2,230
60 – 64	748	1,870	3,740

Optional Benefits 額外保障

Age (Age Next Birthday) 年齡 (下次生日年齡)	Annual Premium per Unit (HK\$) 每單位之全年保費 (港幣\$)			
	Top-Up Life Benefit 額外人壽保障	Accidental Death and Disablement Benefit 意外死亡及傷殘保障	Total and Permanent Disability Benefit 完全及永久殘疾保障	Crisis Protection Benefit 危疾保障
17 – 24	34	28	4	56
25 – 29	34	28	4	92
30 – 34	40	28	5	130
35 – 39	54	28	8	213
40 – 44	90	28	12	327
45 – 49	152	28	22	479
50 – 54	260	28	37	743
55 – 59 (For renewal only 只供續保之用)	446	28	65	1,128
60 – 64 (For renewal only 只供續保之用)	748	28	110	1,603

Note 備註：

- The above premium rates are only applicable to clerical staff mainly working in Hong Kong without manual work. For non-clerical staff or staff not mainly working in Hong Kong, loading will be applied according to the job nature of the employee. Please feel free to contact us for enquiries.
以上保費只適用於主要在香港工作的僱員，非文職僱員或有關僱員不是主要於香港工作則須另繳附加保費，如有需要，歡迎隨時向我們查詢。
- Companies with 2 - 4 employees are only eligible to insure with plan 1 of "Core Life Benefit", insure with other benefit plans are not allowed.
如公司只有2至4名僱員，該公司只可投保「基本人壽保障」的等級1，投保其他保障等級恕不接受。

Eligibility 投保資格



- PRUChoice Group Life Assurance ("Policy")** provides the benefits to employees who are aged under 65 (Age Next Birthday). For optional benefits, the maximum entry age is 54 years old (Age Next Birthday) whilst the renewal age is up to 64 years old (Age Next Birthday).
保誠精選「團體人壽寶」（「保單」）為65歲（下次生日年齡）以下之僱員提供保障。若選擇提供額外保障，僱員的最高投保年齡為54歲（下次生日年齡），並可續保至64歲（下次生日年齡）。
- Application for this Policy is limited to the company operated in Hong Kong and all eligible employees in the company must enroll at the same time.
此保單只適合於香港營運的公司申請，而該公司所有合資格的僱員必須同時申請。
- Participating company must fulfill the minimum requirement of 5 employees. If the company has only 2 - 4 employees, application for Plan 1 of "Core Life Benefit" is allowed only.
參與的公司必須符合聘用5名或以上僱員。倘若公司只有2至4名僱員，該公司只可參加「基本人壽保障」的等級1。
- All qualified employees of the same eligibility must enroll into the plan of same group.
所有同一資格之合資格僱員必須參與同一組別之保障等級。



Major Exclusions 主要不保事項

Core Life Benefit 基本人壽保障

No Exclusion.

沒有任何不保事項。

Top-Up Life Benefit 額外人壽保障

Death caused directly or indirectly, wholly or partly by suicide or self-inflicted injuries while sane or insane during the first 12 months of member enrolling in PRUChoice Group Life Assurance.

在參加保誠精選「團體人壽寶」的首12個月內直接或間接地、全部或部分地因自殺或蓄意自殘（不論其神志正常或失常）而身故。

Other Optional Benefits 其他人壽保障

- By war, invasion, acts of foreign enemies, hostilities, act of terrorism, civil war, rebellion, participation in illegal acts, revolution, insurrection, military or usurped power, riot or civil commotion.
戰爭、入侵、外敵活動、敵對、恐怖主義活動、內戰、叛亂、參與非法活動、革命、起義、軍事或篡權行動、暴亂或民亂。
- By alcohol, narcotics or drugs unless taken as prescribed by a Registered Medical Practitioner.
服用酒精、麻醉劑或藥物，在註冊醫生處方下服用則除外。
- By suicide or self-inflicted injuries while sane or insane.
在神誌正常或失常的情況下自殺或蓄意自殘。
- While the member is engaging in underwater activities requiring breathing apparatus or racing other than on foot.
會員參與須佩戴呼吸裝備的水底活動，或非以雙腿進行的競賽。
- While the member is ascending into, descending from or traveling in any aircraft other than as a fare-paying passenger on a scheduled public air service.
在飛行器上升空、降落或乘坐飛行器，以持票乘客身分乘坐於預定班次的公共空中服務則除外。
- Pre-existing conditions.
已存在疾病。
- Critical illness within 90 days from coverage effective date except that the cause is due to an accident.
於保障生效後90天內發生的危疾，惟因意外引致除外。

For more details, please refer to the Policy.

欲知詳情，請參閱保單。



Key Risks 主要風險

Premium Adjustment Risk 保費調整風險

We have the right to change the rate at which the premium shall be calculated (a) on the policy anniversary date; and (b) on any premium due date provided the premium rate that is then being charged has been in effect for at least twelve (12) months, provided further that we notify the policyholder at least thirty-one (31) days in advance of such premium due date; and (c) when the risks being assured against under the policy have changed.

We may adjust premium rates because of several factors, such as our claims and persistency experience.

我們有權在下列日期更改計算保費的保費率：(a)保單週年日；及 (b)任何保費到期日，惟所採用的保費率必須已生效至少十二(12)個月，而本公司亦需在該保費到期日前至少三十一(31)日通知保單持有人；及 (c)保單下所保障的風險經已改變。

保費率的調整將基於不同因素，如我們的索償及續保經驗。

Non-payment of Premium Risk 欠繳保費風險

If you discontinue payment of premium, you shall not be entitled to resume payment of premium and every benefit shall terminate on the day next preceding the date on which payment of premium is discontinued. All premium paid shall be absolutely retained by us without any liability to refund.

倘若您中止繳付保費，則無權恢復繳付保費，而每項保障會於中止繳付保費日的前一日終止。所有已繳付的保費會由我們全權保留，而我們沒有任何責任退還該保費。

Termination 終止

We will terminate this Policy, including any optional benefits, when the first of these happens:

本保單（包括任何額外保障）會於下列任何情況下（以最早出現者為準）終止：

- You may terminate this Policy or a benefit under this Policy upon the Policy anniversary date by giving us thirty-one (31) days prior written notice; or
您可於保單週年日前三十一(31)日，向我們發出書面通知，以在保單週年日終止本保單或本保單下的保障；或
- We may terminate this Policy or any benefit on any Policy anniversary date, and in such event shall mail to you written notice of this intention not less than thirty-one (31) days prior to such date; or
我們可於任何保單週年日終止本保單或任何保障，並為此在保單週年日前不少於三十一(31)日，向您發出載有相關意向的書面通知；或
- You fail to pay the premium before the expiration of the grace period; or
保費於寬限期屆滿前仍未繳付；或
- Either a) the number of members; or b) the percentage of members is less than the minimum participation requirement outlined in the Policy; or
a)會員人數；或b)會員百分比少於本保單所述的參加要求下限；或
- Bankruptcy or insolvency or analogous proceedings is commenced against the policyholder.
對保單持有人不利的破產或無力償債或類似程序開始當日。

Inflation Risk 通脹風險

How does inflation affect the value of your Policy?

通脹如何影響您的保單之價值？

We expect the cost of living to rise in the future because of inflation. That means the Policy you take out today will not have the same purchasing power in the future, even if the Policy offers increasing benefit intended to offset inflation.

我們預期通脹將引致未來生活費用上升，意指您現時投保的保單所提供的保障於將來不會有相同的購買力（即使該保單提供遞增保障以抵消通脹）。

Other Insurance Products 其他保險產品

Commercial Insurance 商業保險

Besides group medical insurance and group life assurance, you should have the need to protect your business with general insurance. Riding on the advantage of being a provider for group insurance and general insurance, Prudential is proud of presenting the following products to you.

除了團體醫療保險及團體人壽保險外，相信您亦需要為您的業務購買一般保險。作為一個團體保險及一般保險的服務提供者，保誠誠意為您提供以下產品。

Shop Insurance – PRUChoice Shop

店舖保險計劃 – 保誠精選「商舖寶」

To run a business in Hong Kong successfully is challenging. Shop owners need to protect their own business from misfortune such as fire, burglary and water damage. To relieve shop owners from worrying about unexpected accidents, Prudential introduces **PRUChoice Shop** to shop owners. With the full-range “All Risks” protection of **PRUChoice Shop**, shop owners can concentrate on the business with peace of mind. The protection of **PRUChoice Shop** includes shop contents, sample and trade stocks, business interruption, money, personal accident, public liability and employees’ compensation (optional).

要在香港成功地管理好店舖，絕非易事。店主們要細心地為店舖作好妥善的保險安排，以防備因火災、盜竊、水浸等意外所帶來的損失。

保誠精選「商舖寶」店舖保險計劃承保範圍非常廣泛，在本計劃的「全險」保障下，店主們可以安枕無憂，專心發展業務。**保誠精選「商舖寶」**保障包括店舖設備、貨辦及存貨、營業中斷、金錢損失、人身意外、公眾責任及可額外投保的僱員補償保障。

Small Office Insurance – PRUChoice Office

辦公室保險計劃 – 保誠精選「興業寶」

PRUChoice Office is a comprehensive insurance programme that has been tailor-made to the needs of the medium to small sized business in Hong Kong. With its full-range “All Risks” protection, business owners can manage their business well without having to worry about any unexpected misfortune such as fire, theft, burglary and water damage. The protection of **PRUChoice Office** includes office contents, business interruption, money, personal accident, public liability and employees’ compensation (optional).

為提供本港中、小型企業一項至周全的保障計劃，保誠誠意推出**保誠精選「興業寶」**辦公室保險計劃。此計劃承保範圍非常廣泛，包括火災、搶劫、盜竊、水浸等。在本計劃的「全險」保障下，營商人士可以安枕無憂，專心發展業務。**保誠精選「興業寶」**保障包括辦公室設備、營業中斷、金錢損失、人身意外、公眾責任及可額外投保的僱員補償保障。

Personal Insurance 個人保險

Like other employers, you are paying more attention to your employees’ individual needs. This does not only promote sense of belonging in working place, but also recognises you as a caring employer to attract more talents. Why not let Prudential introduce a suite of personal insurance as follows to your employees now?

與其他僱主一樣，您必定也時刻關心僱員的需要，從而吸引更多人才，及增加僱員對公司的歸屬感及形象。何不讓保誠為您的僱員推介以下的個人保障？

- **PRUChoice Card Protection Plus 保誠精選「失卡寶」**
- **PRUChoice China Protection 保誠精選「中國安心寶」**
- **PRUChoice Clinic 保誠精選「診療寶」**
- **PRUChoice Cruise Travel 保誠精選「郵輪旅遊樂」**
- **PRUChoice Golfers 保誠精選「高球樂」**
- **PRUChoice HealthCare 保誠精選「康療寶」**
- **PRUChoice HealthCheck 保誠精選「康檢寶」**
- **PRUChoice Home 保誠精選「家居寶」**
- **PRUChoice Home Décor 保誠精選「家居裝修寶」**
- **PRUChoice Home Deluxe 保誠精選「名家寶」**
- **PRUChoice Home Landlord 保誠精選「業主寶」**
- **PRUChoice Hong Kong Study Care 保誠精選「來港尚學寶」**
- **PRUChoice Maid 保誠精選「僱傭寶」**
- **PRUChoice Maid – Post-natal Carer Plan 保誠精選「僱傭寶」 – 陪月員計劃**
- **PRUChoice Motor 保誠精選「駕駛寶」**
- **PRUChoice Personal Accident 保誠精選「安健寶」**
- **PRUChoice Personal Accident Plus 保誠精選「倍安寶」**
- **PRUChoice Relocation Care 保誠精選「移居寶」**
- **PRUChoice Travel 保誠精選「旅遊樂」**
- **PRUChoice Travel Overseas Study 保誠精選「海外留學寶」**
- **PRUChoice Travel Working Holiday 保誠精選「工作假期寶」**

To know more about our products, please call your financial consultant/ broker.
如欲查詢以上產品詳情，請聯絡您的理財顧問或經紀。

What is prUworks? 甚麼是prUworks?

PRUWorks gives business owners, HR teams and employees a one-stop portal for easy and convenient access to insurance, employee benefits and business solutions with seamless digital experience.

PRUWorks 一站式電子平台，讓僱主、人力資源團隊和僱員透過無縫的電子體驗，簡易便捷地管理保單、享用僱員專屬優惠及企業方案。



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>

Note: This brochure does not contain the full terms and conditions of this plan and is for reference only. It does not represent a contract between Prudential General Insurance Hong Kong Limited and anyone else. You should read carefully the risk disclosures and key exclusions (if any) contained in this brochure. For further details and the full terms and conditions of this plan, please ask Prudential for a sample of the policy document. If there is any discrepancy between the English and Chinese versions, the English version shall prevail.

註：此小冊子不包含本計劃的完整條款及細則並只作參考之用，不能作為保誠財險有限公司與任何人士或團體所訂立之任何合約。您應仔細閱讀此小冊子載列的風險披露事項及主要不保範圍（如有）。如欲了解更多有關本計劃之其他詳情、完整條款及細則，請向保誠索取保單樣本以作參考。如中文與英版本文有異，一概以英文版本為準。

EB1/BR0201B/P01(05/23)



Application Form for PRUChoice Group Life Assurance 保誠精選「團體人壽寶」

申請表

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

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

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

EB1/FR0203B/P01(05/23)

PRUChoice Group Life Assurance 保誠精選「團體人壽寶」

Details of Applicant 申請人詳情

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

This Application Form should be read in conjunction with the brochure. Please read through the brochure before completing this Application Form.
本申請書應連同產品小冊子一併閱讀。填寫申請書前，請先細閱產品小冊子。

Name of Company
公司名稱

Registration No. of Company
公司商業登記號碼

Nature of Business
業務性質

Name of Participating Associated/ Subsidiary Company
參與的相關/ 附屬公司名稱

Name of Contact Person (Same as HKID/ Passport)
聯絡人姓名 (按香港身份證/ 護照)

HK Tel. No.
香港電話號碼

Total No. of Employees
僱員總人數

Position of Contact Person
聯絡人職位

HK Fax No.
香港傳真號碼

Email Address
電郵地址

Correspondence Address 通訊地址

HK 香港

KLN 九龍

NT 新界

Correspondence and documents mail to
通知書信及文件郵寄致

Applicant
申請人

Financial Consultant/ Broker
理財顧問/ 經紀

(Please “✓” in appropriate boxes. 請選擇合適的方格填上「✓」。)

Correspondence and documents will be mailed to Applicant if not specified. 若沒有註明，通知書信及文件將設定郵寄致申請人。

Policy Effective Date 保單生效日期

Policy commences on (dd/mm/yy) for one year.
本保單由 (日/月/年) 起生效，為期一年。
The earliest Policy Effective Date shall be the date Prudential receive this application form, unless prior approval from Prudential has been obtained.
保單的最早生效日期需為保誠收到此申請表的日子，除非得到保誠預先批准。

Commencement Date of Employee's Coverage 僱員保障開始日期

(Please complete in BLOCK LETTERS and “✓” in appropriate boxes 請用英文正楷填寫及於合適方格內填上「✓」)

For New Employees 將來新聘請的僱員

On the first day of employment
僱員服務的首天

On the first day following _____ months' service
僱員服務 _____ 個月後的首天

Others (please specify)
其他 (請註明)

Commencement Date of Employee's Coverage will be set as the date of "Group Insurance Member Addition Form" if not specified.
若沒有註明，僱員保障開始日期將根據「團體保險新增成員表」填寫之日期設定。

Eligibility of Employees 僱員資格 (Please complete in BLOCK LETTERS and circle as appropriate 請用英文正楷填寫及圈出合適的選擇)

Group 組別	Eligibility of Employee/ Group Name 僱員資格/ 組別名稱	Plan 等級 (1-3)	No. of Unit 單位數目			
			Optional Top-up Life Benefit 額外人壽保障	Optional Accidental Death and Disablement Benefit 額外意外死亡及傷殘保障	Optional Total and Permanent Disability Benefit 額外完卹及永久殘疾保障	Optional Crisis Protection Benefit 額外危疾保障
e.g. 例：A	All Staff 所有僱員	3	1 / 2 / 3 / 4 / 5	1 / 2 / 3 / 4 / 5	1 / 2 / 3 / 4 / 5	1 / 2 / 3 / 4 / 5
A			1 / 2 / 3 / 4 / 5	1 / 2 / 3 / 4 / 5	1 / 2 / 3 / 4 / 5	1 / 2 / 3 / 4 / 5
B			1 / 2 / 3 / 4 / 5	1 / 2 / 3 / 4 / 5	1 / 2 / 3 / 4 / 5	1 / 2 / 3 / 4 / 5
C			1 / 2 / 3 / 4 / 5	1 / 2 / 3 / 4 / 5	1 / 2 / 3 / 4 / 5	1 / 2 / 3 / 4 / 5
D			1 / 2 / 3 / 4 / 5	1 / 2 / 3 / 4 / 5	1 / 2 / 3 / 4 / 5	1 / 2 / 3 / 4 / 5

Notes 備註：

- PRUChoice Group Life Assurance ("Policy") provides the benefits to employees who are aged under 65 (Age Next Birthday). For optional benefits, the maximum entry age is 54 years old (Age Next Birthday) whilst the renewal age is up to 64 years old (Age Next Birthday).
保誠精選「團體人壽寶」(「保單」)為65歲(下次生日年齡)以下之僱員提供保障。若選擇提供額外保障，僱員的最高投保年齡為54歲(下次生日年齡)，並可續保至64歲(下次生日年齡)。
- Application for this Policy is limited to the company operated in Hong Kong and all eligible employees in the company must enroll at the same time.
此保單只適合於香港營運的公司申請，而該公司所有合資格的僱員必須同時申請。
- Participating company must fulfill the minimum requirement of 5 employees. If the company has only 2 - 4 employees, application for Plan 1 of "Core Benefit Life" is allowed only.
參與的公司必須聘用5名或以上僱員。倘若公司只有2至4名僱員，該公司只可參加「基本人壽保障」的等級1。
- All qualified employees of the same eligibility must enroll into the plan of same group.
所有同一資格之合資格僱員必須參與同一組別之保障等級。
- The number of units selected for "Optional Accidental Death and Disablement Benefit", "Optional Total and Permanent Disability Benefit" and "Optional Crisis Protection Benefit" must not be greater than that for "Optional Top-up Life Benefit".
「額外意外死亡及傷殘保障」、「額外完全及永久殘疾保障」及「額外危疾保障」之單位數目均不可超過「額外人壽保障」之單位數目。
- The maximum sum insured of "Crisis Protection Benefit" is limited to 50% of life coverage including "Top-up Life Benefit".
「危疾保障」之最高投保金額不可超過50%之人壽保障金額，「額外人壽保障」之投保金額亦計算在內。
- If space is not enough, please fill in with separate sheet.
如表格不足填寫，請另加紙填寫。

Premium Calculation Worksheet 保費計算表											
No. of Members in Different Range of Age ¹ (Age Next Birthday) 不同年齡 (下次生日年齡) 組別的會員人數 ¹											
Group 組別	17-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Sub-total 小計	Annual Premium per Group (HK\$) 每組別年費 (港幣\$)
A											
B											
C											
D											
E											
No. of Members and Total Annual Premium 會員總人數及總年費 =											

Notes 備註：

- No. of persons are determined as of Policy Effective Date.
人數以保單生效日期當日計算。
- If space is not enough, please fill in with separate sheet.
如表格不足填寫，請另加紙填寫。
- Please submit cheque of first year premium and levy together with this application form. For the application of **PRUChoice** Group Life Assurance, please make the cheque payable to "Prudential Hong Kong Limited".
請將首年保費及徵費的支票連同此申請表一併交付保誠財險有限公司。就**保誠精選**「團體人壽寶」之申請，支票抬頭請填寫「保誠保險有限公司」。

Declaration 聲明

- I/ We hereby declare and agree on behalf of the company and associated company participating (if applicable) of the applicant that
本人/ 吾等現聲明及代表申請人公司及參與的相關公司（如適用）同意
- All eligible employees are enrolled and all information required by Prudential are submitted to Prudential not later than 31 days after the policy effective date;
所有合資格的僱員均享登記，並會於保障生效日期31日內向保誠提交所需資料；
 - The Policy will not be in force until the application has been accepted by Prudential and the **premium has been paid**, except to the extent of any official cover note which may be issued;
除持有保誠簽發的臨時保單外，保單需在保誠覆核、接納申請表及**已繳付保費**後才生效；
 - The statement in the member enrollment form, the member's census (if any), and the information received by Prudential as to the member's subsequent changes shall be part of this application form, and shall be the basis for underwriting thereof;
於會員登記表、會員資料表（如有）內的聲明，及會員日後更改的會員資料，均為本申請書的一部分，並將會作為核保的基礎；
 - All eligible employees, for whom this application form is submitted, or may be submitted during the continuance of the Policy, shall be full-time permanent staff working for the applicant in Hong Kong unless otherwise approved by Prudential;
除非保誠批准，所有獲提交本保險申請表或可能於保單生效日內獲提交申請的合資格僱員，均須為申請人長期聘用及於香港工作的全職僱員；
 - The applicant will inform all the member about this Policy before transferring their personal information to Prudential. Prudential shall not accept any liability for members not been informed.
申請人在遞交所需要之個人資料予保誠前，須就有關計劃通知所有會員。保誠不會就計劃會員未被通知的情況而負上任何責任。
 - The applicant has read and understood the content of the brochure before completing and signing this application form.
申請人於填寫及簽署本申請表前，已經細閱及明白產品小冊子的內容。

Important Notes to Applicant 申請人須知

PRUchoice Group Life Assurance is underwritten by Prudential Hong Kong Limited
本申請表內的**保誠精選**「團體人壽寶」部分由保誠有限公司批核及承保。

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 or provision of incorrect information may mean that the Policy will not provide with the cover the applicant require, or perhaps may invalidate the Policy altogether.
披露 – 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，如有疑問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，會令本保單不能提供申請人所需之保障或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. You should read carefully the key risks and key exclusions (if any) contained in the product brochure.
您應仔細閱讀產品小冊子載列的主要風險及主要不保事項（如有）。
3. A specimen copy of the Policy and a copy of your completed Application Form will be supplied on request.
如有需要，本公司可提供保單原文及申請表副本以作參考。
4. All benefits and exclusions are only briefly outlined here. For further details, please refer to the Policy.
上述保障及不保範圍並未包括所有細節，詳情請參閱保單。
5. The application form must be signed by a person who has attained age 18 or above.
本申請表必須由年滿18歲以上的申請人簽署。
6. Applicant must fulfill the requirements as set out in accordance to the Anti-Money Laundering and Counter-Terrorist Financing (Financial Institutions) Ordinance. Should the applicant have any enquiry on the requirements, please feel free to contact us or your financial consultant/ broker.
申請人必須符合就《打擊洗錢及恐怖分子資金籌集（金融機構）條例》所訂立的相關要求。如有疑問，請向本公司或有關理財顧問/ 經紀查詢。
7. This product is underwritten by Prudential Hong Kong Limited ("PHKL"). Prudential General Insurance Hong Kong Limited ("Prudential") has been delegated and authorised by PHKL to provide administrative support in relation to the group life business. The copyrights of the contents of this document are owned by PHKL.
此產品由保誠保險有限公司「保誠保險」承保。保誠保險委託及授權保誠財險有限公司「保誠」處理相關行政事宜。此文件內容之版權是由保誠保險所擁有。
8. This document is for Hong Kong distribution only. It is not an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. PHKL and Prudential do 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，保誠保險及保誠不會在該司法管轄區提供或出售該保險產品。
9. 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:

- (a) you agree the prepayment of levy on prepaid premiums if you pre-pay any premium; and
- (b) in case the payment you pay to us is insufficient to pay for both premium and levy, you authorise us to settle the levy first; and
- (c) In case the payment you pay to us is to settle outstanding levy, oldest outstanding levy will be settled first.

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徵費：

- (a) 閣下同意如繳付預繳保費，將同時被收取預繳徵費；及
- (b) 如閣下所繳付的金額不足以扣除保費及徵費，閣下同意我們先扣除徵費；及
- (c) 如閣下所繳付的金額是用作繳付逾期徵費，保誠將會先扣除最前期的逾期徵費。

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的補充，如果您在中國內地則適用此補充內容。您可在本網站 <https://www.prudential.com.hk/tc/china-personal-information-protection-law/> 查閱中國內地補充內容。

1. Purpose of Collection 收集資料之目的

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

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

我們可能會使用閣下的個人資料作下列目的：(a)管理我們的產品和服務，包括在購買產品或服務之前提供已與閣下討論的任何相關服務；(b)處理閣下的申請；(c)管理和處理保單、保險索償、醫療、抵押和承保檢查；(d)處理付款指示；(e)核實閣下申請保險、金融或財富管理產品及服務的資格；(f)設計及為閣下提供保險、金融及相關的產品和服務；(g)與閣下進行通訊；(h)遵守任何監管或其他法律規定或其他內部業務規定（不論是向我們或下述第2部分所列的任何第三方實施），包括但不限於打擊洗錢和認識你的客戶（KYC）義務；(i)就索償進行調查及和解，以及偵查及防止欺詐（不論是否有關就本申請簽發的保單）及/或其他非法行為或安全/技術問題；(j)使用代理機構（包括信貸資料服務機構）、追蹤公司或公開可得資料以執行核實；(k)提供客戶服務；(l)執行自動決策或資料剖析；(m)進行保單審查或需求分析；(n)進行研究和統計分析（包括使用新科技）；(o)進行管理幸運抽獎和其他比賽；(p)使我們能夠履行對閣下的義務；(q)保持閣下的資料記錄並執行其他內部業務管理；(r)為直接市場推廣需要並在有需要時經閣下的特定同意下，如以下第3部分所述，為閣下量身訂製個性化的促銷、消息和建議；及(s)與上述任何目的直接相關的任何其他目的。經閣下同意，我們亦可能會按照以下第3部分所列使用閣下的個人資料以向閣下發出促銷通訊。

為履行對閣下的合約責任及至使我們能夠遵守適用法律及法規，上述部分目的屬必要的。我們亦可能會為上述所列的目的使用及分享閣下的個人資料以改善我們的產品及服務。只要閣下（或閣下的聯名保單持有人）仍為我們的客戶，我們將一直保存閣下的個人資料，或如法律有所規定或因其他原因而為必要，我們則將其保存更長時間。

2. Classes of Transferees 被資料轉交者的類別

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

我們可能會向該公司集團，包括本公司以及其他母公司為保誠集團成員的實體包括但不限於保誠財險有限公司（「保誠集團內的公司」）及他們各自的保險代理，及我們的金融/醫療/保健/健康業務夥伴，透露閣下的個人資料。為達到上述第一部分所列明之目的，我們亦可能會向下列第三方（在香港境內或境外）透露閣下的個人資料：(a)保險代理；(b)保險經紀；(c)再保險公司；(d)索償調查公司；(e)為保險業整合索償及承保資料的組織、防欺詐組織、其他保險公司（不論直接或透過防欺詐組織或本段指名的其他人士），及保險業用作分析及核實現有資料與及後提供的資料而使用的數據庫或登記冊（及其營運商）；(f)提供行政、電訊、電腦、信息技術、數據處理及儲存、客戶滿意度分析、付款、印刷、贖回或其他服務以令我們的業務可以運作的第三方服務供應商（包括但不限於其他保險公司、律師、銀行家、會計師、專業顧問、金融機構及受託人、審計師、IT服務及平台供應商、保險中介、投資經理、代理、退休金受託人及其他持份者）、計劃顧問、介紹人及選定的第三方金融和保險產品供應商；(g)行業協會及聯會；(h)醫療賬單審查公司；(i)閣下的聯名保單或投資持有人；(j)研究人員；(k)信貸資料服務機構；(l)收賬代理；(m)夥伴金融機構及合作夥伴；及(n)預防金融罪案機構、任何法律、監管和執法機構或政府機構及法院。在有關影響到我們全部或重大部分業務的控制權、治理、結構及/或管理的與另一公司的交易時，或在必須符合適用的法律或監管要求下，我們亦可能會透露閣下的個人資料予該等的實在或擬議受讓人或參與人。經閣下同意，我們亦會向第三方透露閣下的個人資料以讓該等第三方向閣下發出促銷通訊（如下文所述）。

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

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

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

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

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

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

Authorised Signature of Applicant 申請人授權簽署	Signature of Financial Consultant/ Broker 理財顧問/ 經紀簽署
Name and Position in BLOCK LETTERS and same as HKID/ Passport 姓名及職位（請用英文正楷填寫及按香港身份證/ 護照）	Financial Consultant/ Broker's Name (Please complete in BLOCK LETTERS) 理財顧問/ 經紀名稱（請用正楷填寫）
Chop of Company (if any) 公司印鑑（如有）	Financial Consultant/ Broker's Division and Code 理財顧問/ 經紀組別及編號
	Mobile Number 流動電話號碼
Application Date 投保日期	Office Location 辦公室地點

Member Enrollment Form of **PRU**Choice Group Life Assurance
保誠精選「團體人壽寶」會員登記表

Name of Member (Same as HKID/ Passport) 會員姓名 (按香港身份證/ 護照)		Group 組別	HKID No./ Passport No. 香港身份證/ 護照	Gender 性別 Male 男 (M) / Female 女 (F)	Date of Birth (dd/ mm/ yy) 出生日期 (日/ 月/ 年)	Marital Status 婚姻狀況 Single 單身 (S) / Married 已婚 (M)	Date of Employment (dd/ mm/ yy) 入職日期 (日/ 月/ 年)	Email Address 電郵地址	Mobile No. 流動電話號碼
Surname 姓	Given Name 名								
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Note 備註： Please make more copies of this form for completion if space is insufficient. 如登記表不足填寫，請預先影印以便填寫。
Only eligible employee can participate in this Policy. 只有合資格僱員，方可參加此保單。