



**PRUDENTIAL**  
英國保誠

用心聆聽 實現您心



**PRUDENTIAL**  
英國保誠

Listening. Understanding. Delivering.



**保誠精選「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。

(2019年12月31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。

#### 5 成功申請，更可免費獲迎新禮品

現凡成功新投保保誠精選「診療寶」門診保障，即可免費獲贈名牌牙刷乙支，帶給您更貼身的呵護。

## 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 **PRUChoice Clinic**, a comprehensive clinical insurance to you.

(Applicable on or after 31 December, 2019)



## 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 **PRUChoice 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.

### 5 Enjoy a Welcome Gift upon Successful New Application

Each member can obtain a free branded electric toothbrush upon successful new application for **PRUChoice Clinic**. It helps you to enjoy a more intimate protection.



## 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



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## 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:

- PRUChoice Card Protection Plus
- PRUChoice China Accidental Emergency Medical
- PRUChoice China Protection
- PRUChoice Clinic
- PRUChoice Cruise Travel
- PRUChoice Golfers
- PRUChoice HealthCare
- PRUChoice HealthCheck
- PRUChoice HealthCheck Deluxe
- PRUChoice Home
- PRUChoice Home Deluxe
- PRUChoice Home Landlord
- PRUChoice Maid
- PRUChoice Medical
- PRUChoice MediExtra
- PRUChoice Motor
- PRUChoice Personal Accident
- PRUChoice Personal Accident Plus
- PRUChoice Travel
- PRUChoice Travel Overseas Study
- PRUChoice Travel Working Holiday
- PRUChoice BMX (Building Management Xtra)
- PRUChoice Shop
- PRUChoice Office
- PRUChoice Group Medical
- PRUChoice Group Life
- Fire Insurance

and many other insurance products.

To know more about our products, just call us or your financial consultant/ broker.

## 產品服務 全面周到

保誠財險有限公司為您提供以下一系列的保險服務，全面保障您的每一天。

- 保誠精選 「失卡寶」
- 保誠精選 「中國意外急救醫療保險」
- 保誠精選 「中國安心寶」
- 保誠精選 「診療寶」
- 保誠精選 「郵輪旅遊樂」
- 保誠精選 「高球樂」
- 保誠精選 「康療寶」
- 保誠精選 「康檢寶」
- 保誠精選 「尊尚康檢寶」
- 保誠精選 「家居寶」
- 保誠精選 「名家寶」
- 保誠精選 「業主寶」
- 保誠精選 「僱傭寶」
- 保誠精選 「醫療寶」
- 保誠精選 「健康寶」
- 保誠精選 「駕駛寶」
- 保誠精選 「安健寶」
- 保誠精選 「倍安寶」
- 保誠精選 「旅遊樂」
- 保誠精選 「海外留學寶」
- 保誠精選 「工作假期寶」
- 保誠精選 「樓宇寶」
- 保誠精選 「商舖寶」
- 保誠精選 「興業寶」
- 保誠精選 「團體醫療寶」
- 保誠精選 「團體人壽寶」
- 火險

及其他各類的保險服務。

如欲查詢以上保險服務詳情，請致電本公司或您的理財顧問/ 經紀。

For further information, please contact:

### Prudential General Insurance Hong Kong Limited

(A member of Prudential plc group)

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

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

如有查詢，請致電或親臨本公司，地址如下：

### 保誠財險有限公司

(英國保誠集團成員)

香港鰂魚涌華蘭路25號栢克大廈3樓

電話：(852) 3656 8362 傳真：(852) 2164 8445

[www.prudential.com.hk](http://www.prudential.com.hk)

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

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



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

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香港鰂魚涌華蘭路25號栢克大廈3樓

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GI3/APP0014B/P01 (12/19)

# 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)

Surname 姓	Given Name 名	HKID 香港身份證	Gender 性別 <input type="checkbox"/> Female 女 <input type="checkbox"/> Male 男
Date of Birth (dd/mm/yy) 出生日期 (日/月/年)	Marital Status 婚姻狀況	Email Address 電郵地址	Occupation 職業
Home Tel No. 住宅電話號碼		Mobile No. 流動電話號碼	
<b>Correspondence Address 通訊地址</b>			
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 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	I.D. No./ Passport No. 身份證號碼/ 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」)

## Declaration 聲明

- 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。
- I declare and agree that the insurance will not be in force 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。

## Important Notes to Applicant 申請人須知

- The clinical services of **PRUChoice 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。
- 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。
- The Membership Card must be presented at designated clinics/centres for clinical services of **PRUChoice 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。
- 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。
- 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。
- 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。
- 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。
- 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。
- The application form must be signed by a person who has attained aged 18 or above.  
申請表必須由年滿18歲或以上的申請人簽署。
- The application covers the spouse and any applicant's child who has not yet attained aged 18, and a new application will need to be signed and submitted by such applicant's child when he/she has attained aged 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。
- 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。
- 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。
- Collection of Levy by the Insurance Authority ("IA") - From 1 January 2018 onwards, a levy on insurance premiums for insurance policies will be payable to IA by policy holders. IA will collect the levy from policy holders through insurance companies. The amount of the levy may be subject to change depending on the applicable levy rate, which shall be determined by when the first premium is due which is the date when the policy becomes effective. Policy holder shall commit an offence and be liable to a pecuniary penalty not exceeding HK\$5,000 for failure to timely pay the levy. Levy must be paid when the premium is paid. To avoid any doubt, you must pay us the premium and levy once policy is effective.

In this connection, notwithstanding anything contained in this form, policy provision or any other agreements between us, you agree us with the following assistance as may be necessary to enable us to collect any outstanding levy payable to IA in respect of the policy applied under this application form to the extent applicable and relevant, subject to the terms hereof: -

- you agree the prepayment of levy on prepaid premiums if you pre-pay any premium.

The corresponding levy rate (based on premium payable) and cap per policy per policy year for insurance policies with effective date falling in the period from 1 January 2018 till 31 March 2019 (both dates inclusive) are 0.04% and HK\$2,000; from 1 April 2019 till 31 March 2020 (both dates inclusive) are 0.06% and HK\$3,000; from 1 April 2020 till 31 March 2021 (both dates inclusive) are 0.085% and HK\$4,250; and from 1 April 2021 onwards (date inclusive) are 0.1% and HK\$5,000. For details of levy information, please visit [www.prudential.com.hk/levy](http://www.prudential.com.hk/levy).

### All the premiums listed in this application form exclude levy.

保險業監管局（「保監局」）收取的徵費 - 由2018年1月1日起，保單持有人必須向保監局繳付保單之保費徵費。保監局將透過保險公司向保單持有人收取徵費，徵費金額會因應適用徵費比率而有所變更，而該比率則以首期保費須繳付當日，即是保單生效日而定。如保單持有人未能依時繳交徵費，即屬違法，可被罰款不超過港幣五千元。徵費需於繳交保費時同時繳交。為免任何疑問，閣下必須於保單生效之日向本公司繳交保費及徵費總額。

有見及此，儘管載於本表格、保單條款或我們之間其他任何協議所包含的任何內容，閣下同意我們在需要時提供以下協助，使我們能夠就閣下透過此申請書申請之保單適當地及相關地根據以下條款，收取任何應向保監局繳付之未繳徵費：

- 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）期間生效的保單的徵費比率（以保費為基準）及每份保單每保單周年徵費上限為0.04%及港幣二千元；於2019年4月1日至2020年3月31日（包括首尾兩日）期間生效為0.06%及港幣三千元；於2020年4月1日至2021年3月31日（包括首尾兩日）期間生效為0.085%及港幣四千二百五十元；而於2021年4月1日起（包括該日）生效為0.1%及港幣五千元。有關徵費詳情請瀏覽[www.prudential.com.hk/levy](http://www.prudential.com.hk/levy)。

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 for us to either provide you with the product or service you have requested or to comply with statutory or contractual requirements. We may collect personal information including, but not limited to, full name, address, contact details, contact details history, date of birth, gender, nationality, family members, beneficiaries, identity card copy and details, travel document information, health/medical records, credit information, product history, claims history, financial and medical information (“Personal Information”) to provide you with the insurance or financial products or services. We may also collect Personal Information about you from third parties such as other insurance companies, agents, credit reference/reporting agencies, vendors, financial institutions, fraud prevention agencies, government agencies, medical personnel, courts or public record.

保誠財險有限公司(簡稱「本公司」或「我們」)認真對待閣下個人資料的私隱及保護。為使我們可以向閣下提供閣下要求的產品或服務,或為遵守法定及合約要求,我們會向閣下收集必要的個人資料。為向閣下提供保險或金融產品或服務,我們可能會向閣下收集個人資料,包括但不限於全名、地址、聯絡資料、過往聯絡資料、出生日期、性別、國籍、家庭成員、受益人、身份證副本及資料、旅遊證件資料、健康/醫療紀錄、信貸資料、過往產品紀錄、過往索償紀錄、財務及醫療資料(「個人資料」)。我們亦可能會從第三方,如其他保險公司、代理、信貸資料服務/報告機構、供應商、金融機構、防欺詐機構、政府機構、醫務人員、法院或公開紀錄,收集關於閣下的個人資料。

### 1. Purpose of Collection 收集資料之目的

We may use your Personal Information for the following purposes: (a) to process your application; (b) to administer and process insurance policies, insurance claims and medical, security and underwriting checks; (c) to process payment instructions; (d) to verify your eligibility for insurance, financial or wealth management products and services; (e) to design and provide you with insurance, financial and related products and services; (f) to communicate with you; (g) to comply with any regulatory or other legal requirements or other internal business requirements (whether imposed on us or any third parties in section 2 below); (h) to investigate and settle claims and detect and prevent fraud (whether or not relating to the policy issued in respect of this application); (i) to carry out checks using agencies including credit reference agencies, tracing companies or publicly available information; (j) to provide customer services; (k) to perform automated decision-making or profiling; (l) to perform a policy review or needs analysis; (m) to conduct research and statistical analysis (including use of new technologies); and (n) any other purpose directly relating to any of the above purposes. With your consent, we may also use your personal data to send you marketing communications, as described below.

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

我們可能會使用閣下的個人資料作下列目的:(a)處理閣下的申請;(b)管理和處理保單、保險索償、醫療、抵押和承保檢查;(c)處理付款指示;(d)核實閣下申請保險、金融或財富管理產品及服務的資格;(e)設計及為閣下提供保險、金融及相關的產品和服務;(f)與閣下進行通訊;(g)遵守任何監管或其他法律規定或其他內部業務規定(不論是向我們或下述第2部分所列的任何第三方實施);(h)就索償進行調查及和解,以及偵查及防止欺詐(不論是否有關就本申請簽發的保單);(i)使用代理機構(包括信貸資料服務機構)、追蹤公司或公開可得資料以執行核實;(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](mailto: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](mailto:service@prudential.com.hk) 或使用本公司網站或我們的私隱通知中「聯絡我們」部分所列的資料與我們的資料保護主任聯絡。

如閣下搬遷/已搬遷至歐洲聯盟(「歐盟」)司法管轄區,我們可能需要向閣下提供進一步資料,且閣下可能在歐盟《通用數據保障條例》下享有額外權利。此類資料及此等權利均載於本公司網站上的私隱通知中。

我們會不時更新我們的私隱通知,並建議閣下瀏覽本公司網站以了解該私隱通知。閣下填妥並繼續提交本表格,即表示閣下確認已閱讀並理解本收集個人資料聲明。該私隱通知可在本公司網站 <https://www.prudential.com.hk/scws/pages/tc/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)。

I/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* 申請人簽署*	Financial Consultant's Name (Please complete in BLOCK LETTERS) 理財顧問名稱(請用正楷填寫)	
<b>X</b>	Financial Consultant's Division and Code 理財顧問組別及編號	
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		