

保誠精選

診療寶

PRU<sup>choice</sup>

Clinic



門診保障

Clinical Insurance

用心聆聽 更知你心

PRUDENTIAL  
英國保誠



Always Listening  
Always Understanding

PRUDENTIAL  
英國保誠



## 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** BOX (Business Owners Xtra)
- **PRUchoice** SOX (Small Office Xtra)
- **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 — 女健寶
- 保誠精選 — 倍女寶
- 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

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 and any other parties. Regarding other details and the terms and conditions of this insurance, please refer to the policy document. Prudential General Insurance Hong Kong Limited 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與任何人士或團體所訂立之任何合約或合約之任何部分。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，保誠財險有限公司樂意提供保單樣本以供閣下參考。所有中文閱讀，如與英文有異，概以英文為準。



## 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 1 December, 2017)

## Special Features of PRUchoice Clinic

### 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 to you.

### 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.

### 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.

### 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.

### Enjoy a Free Branded Electric Toothbrush upon Successful Application

Each member can obtain a Free Branded Electric Toothbrush upon successful application for PRUchoice Clinic. It helps you to enjoy a more intimate protection.

## Benefits at a Glance

### Basic Coverage

#### General Practitioner Consultation and 3-day Medication

Co-Payment (Per visit) Maximum No. of Visits (Per year)	HK\$30 Unlimited
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#### Specialist Consultation and 4-day Medication (To be referred by General Practitioner of the Medical Network)

Co-Payment (Per visit) Maximum No. of Visits (Per year)	HK\$60 15
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#### Minor Operations Performed in Clinic (To be approved by the Medical Network)

Co-Payment (Per visit) Each Year Up To	HK\$0 HK\$2,000
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#### X-Ray and Laboratory Test (To be referred by General Practitioner or Specialist of the Medical Network)

Co-Payment (Per visit) Each Year Up To	HK\$0 HK\$2,000
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## 2 Optional Coverage at your choices

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

Co-Payment (Per visit) Maximum No. of Visits (Per year)	HK\$30 10
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#### Optional Coverage 2: Eye Test

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

## Major Exclusions

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

1. Any cosmetic services, dental treatment or oro-surgical care treatment, or eye refraction treatment.
2. Any form of treatments for Human Immunodeficiency Virus (HIV) related Disability, or Acquired Immune Deficiency Syndrome (AIDS).
3. Any medical services associated with or treatments arising from pregnancy, miscarriage, abortion, infertility or sterilization of either sex.
4. Routine or general physical examination, inoculation, vaccination for immunization (except tetanus in case of injury) or quarantine purposes.
5. Any medical services caused by self-inflicted injuries, drug addiction, alcoholism, venereal disease and psychiatric illness.
6. Injury or sickness directly or indirectly arising out of war, invasion, civil war, hostilities, act of terrorism and hazardous activities.
7. Advanced imaging and specialised X-ray.
8. 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).
9. Tonics, appetite stimulants, vitamins, hormonal supplement (unless recommended by the doctors within the Medical Network).
10. Any disease or injury occurred during the Waiting Period of 14 days.
11. Charges of medication other than basic medication.

## 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。

(2017年12月1日或之後適用)

### 計劃特點

#### 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。

#### 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。

#### 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。

#### 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。

#### 成功申請，更可免費獲贈名牌電動牙刷

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

### 主要不受保障項目

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：

1. 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。
2. 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。
3. 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。
4. 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。
5. 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。
6. 因戰爭、入侵、內戰、敵對狀態、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。
7. 先進類型之造影及專科X光檢驗。
8. 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。
9. 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）。
10. 於保單等候期14天內發生的疾病或傷患。
11. 基本藥物以外的藥物。

## 保障範圍一覽

### 基本保障

#### 普通科醫生診症及3天處方藥物

自付費用(每次) 每年最高診症次數	HK\$30 無限次
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#### 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) 每年最高診症次數	HK\$60 15
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#### 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) 每年最高金額	HK\$0 HK\$2,000
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#### 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) 每年最高金額	HK\$0 HK\$2,000
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### 兩種附加保障任您選擇

#### 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) 每年最高診症次數	HK\$30 10
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#### 附加保障二：視力測試

自付費用(每次) 檢驗次數(每年)	HK\$0 1
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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

#### 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	HK\$2,946
6歲至60歲	HK\$2,080
61歲至65歲(只限續保的會員)	HK\$3,395

#### 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)	HK\$480
保障二：視力測試	HK\$685



## Application Form for

## PRU*choice* Clinic Insurance

## 保誠精選「診療寶」門診保障計劃

## 申請表

**Applicable on or after 1 December, 2017  
2017年12月1日或之後適用**

For further information, please contact:

**Prudential General Insurance Hong Kong Limited**

(A member of Prudential plc group)

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

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

如有查詢，請致電或親臨本公司，地址如下：

**保誠財險有限公司**

(英國保誠集團成員)

香港鰗魚涌華蘭路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)

GI3/APP0014B/P01 (12/17)

## Details of Applicant 申請人資料

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

(Please tick as appropriate 請在適當空格內填上「✓」)

### Name of Applicant 申請人姓名

English Full Name 英文姓名	Surname 姓	Given Name 名	Chinese Full Name 中文姓名	
I.D.No./Passport No. 身份證號碼/護照號碼	Date of Birth (dd/mm/yy) 出生日期(日/月/年)	Home Tel No. 住宅電話號碼	Mobile No. 手提電話號碼	Gender 性別 <input type="checkbox"/> Female 女 <input type="checkbox"/> Male 男
Marital Status 婚姻狀況	Occupation 職業	Email Address 電子郵箱		
Correspondence Address 通訊地址				
Flat/Room 室	Floor 樓	Block 座	Building 大廈	
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 Person(s) to be covered 受保人詳情

Spouse under the age of 65 and all unmarried children below age 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)						✓			

\*Please tick as appropriate 請在適當空格內填上「✓」

Cheque payment must accompany this Application Form. Please make the cheque payable to "Prudential General Insurance Hong Kong Limited"

申請表須連同支票一併繳交。請註明支票抬頭人為「保誠財險有限公司」。

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。

Total Annual Premium (HK\$):  
每年總保費 (港幣\$):

Yes 是  No 否

### 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 the Company and the premium has been paid.  
本人聲明及同意，保障需在貴公司覆核、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 with the cover the applicant require, 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 age 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 age 18, and a new application will need to be signed and submitted by such applicant's child when he/she has attained age 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。

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

此產品由保誠財險有限公司（「保誠財險」）承保。此文件內容之版權是由保誠財險所擁有。

12. 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. PGHK 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，保誠財險不會在該司法管轄區提供或出售該保險產品。

13. 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

## 收集個人資料聲明

Prudential General Insurance Hong Kong Limited (referred to as "the Company", "our", "we", or "us" in this Part entitled "Personal Information Collection Statement") may collect certain personal information, including without limitation your name, identity card number (and copy of identity card), passport number, contact information, family history, health and medical information and financial information ("Personal Information") from you when you apply for insurance or financial products and services from us, or when you apply to make changes to your policy, or when you make a claim against a policy. We may also collect Personal Information about you from third parties such as other insurance companies or agents, government agencies, medical personnel, credit reporting agencies, courts or public records.

保誠保險有限公司(在題為「收集個人資料聲明」之本部份,簡稱「本公司」或「我們」)可能會於閣下向我們申請保險或金融產品及服務、申請更改保單或就保單提出索償時向閣下收集一些個人資料,包括但不限於閣下的姓名、身份證號碼(及身份證副本)、護照號碼、聯絡資料、家族歷史、健康和醫療資料,以及財務資料(以下簡稱「個人資料」)。我們還可能從第三方,如其他保險公司或代理、政府機構、醫務人員、信用報告機構、法院或公開記錄等,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 services and products; (f) to communicate with you; (g) to provide you with promotional materials relating to insurance or financial services or related wealth management products of the Company, and those of other entities whose ultimate parent company is Prudential plc ("companies within the Prudential Group") or partnering financial institutions; (h) to perform a policy review or needs analysis; (i) to conduct research and statistical analysis; and (j) to meet disclosure requirements imposed on us or any third parties mentioned in Section 2 below by law or regulatory authorities.

我們可能會使用閣下的個人資料作下列用途:(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、金融及相關的服務和產品;(f)與閣下進行通訊;(g)為閣下提供關於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」)或夥伴金融機構的保險或金融服務或相關的財富管理產品的推廣材料;(h)進行保單審查或需求分析;(i)進行研究和統計分析;及(j)符合法律或監管當局向我們或在下述第二部分所列的第三方實施的披露要求。

### 2. Classes of Transferees 被資料轉交者的類別

We may disclose your Personal Information to third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above, including without limitation the following third parties: (a) insurance agents; (b) re-insurance companies; (c) other companies within the Prudential Group; (d) claims investigation companies; (e) third party administrators; (f) third party service providers (including without limitation insurers, bankers, lawyers, accountants, and other third party service providers who provide administrative, telecommunications, computer, payment, printing, redemption or other services to us to enable us to operate our business); (g) industry associations and federations; (h) medical bill review companies; (i) professional advisors; (j) researchers; (k) credit reference agencies; (l) debt collection agencies; (m) partnering financial institutions; (n) regulators and government agencies; (o) law enforcement agencies; (p) the Courts.

We may transfer your name, contact information and information about the products you have purchased (including the sales channel from which such products were purchased) to other companies within the Prudential Group, and other partnering financial institutions, for the purpose of providing you with promotional materials relating to those entities' insurance or financial services or related wealth management products. However, we will not disclose your Personal Information to any other third parties for direct marketing purposes without your consent.

We may transfer 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.

為達到上述第一部分所列明之目的,我們可能會向第三方(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)再保險公司;(c)其他保誠集團內的公司;(d)索償調查公司;(e)第三方管理人;(f)第三方服務供應商(包括但不限於保險公司、銀行、律師、會計師,以及其他提供行政、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);(g)行業協會及聯會;(h)醫療帳單審查公司;(i)專業顧問;(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;(n)監管機構及政府機構;(o)執法機構;(p)法院。

我們可能將閣下的姓名、聯絡資料和閣下已購買的產品資料(包括購買該等產品的銷售渠道),轉交其他保誠集團內的公司及其他夥伴金融機構,以向閣下提供有關這些實體的保險、金融服務或相關的財富管理產品的有關推廣材料。然而,我們不會未經閣下的同意,向任何其他第三方透露閣下的個人資料作直接促銷用途。

在有關影響到我們全部或重大部分業務的控制權、治理、結構和/或管理的交易時,或在必須符合適用的法律或監管要求下,我們可能會轉交閣下的個人資料。

### 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. In the event that any such Personal Information is not provided, we may be unable to provide you with the services or carry out the activities outlined at Section 1 above.

除非我們另有規定,否則閣下必須提供我們所要求的個人資料。若未能提供任何此等個人資料,我們可能無法為閣下提供服務或進行上述第一部分所列出的活動。

### 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. You may make such a request by writing to our Data Protection Officer at 3/F Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong. In accordance with the Ordinance, we have the right to charge a reasonable fee for the processing of any Personal Information access request.

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。閣下如欲查閱或更正個人資料,請向我們的資料保護主任作出書面要求,地址是香港鰂魚涌華蘭路25號柏克大廈3樓。根據條例的規定,我們有權就處理查閱任何個人資料的要求,收取合理的費用。

### Opting-out Marketing Communications or Materials 拒絕接受促銷信息或資料

We intend to send you marketing communications or materials (as set out in the above Personal Information Collection Statement), but we cannot do so without your consent. In the event that you do not wish to receive such marketing communications or materials, please let us know by ticking the opt-out box below, and returning the form to us in person or at 3/F Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong.

我們有意向閣下發送(載於上述收集個人資料聲明)的促銷信息或資料,但未經閣下的同意,我們不能這樣做。假如閣下不希望收到該等促銷信息或資料,請在以下拒絕接受方格內劃上「✓」號以讓我們知道閣下的意向,並親身交回本表格或送交本表格至香港鰂魚涌華蘭路25號柏克大廈3樓。

Opt-out box 拒絕接受方格

The Applicant/ Policyholder/ Insured Person hereby confirm understanding of and agreement to the contents in this Part entitled "Personal Information Collection Statement".

申請人/保單持有人/受保人特此確認明白並同意在題為「收集個人資料聲明」之本部份中的內容。

Signature of Applicant 申請人簽署  X	Date 日期
Financial Consultant's Name 理財顧問名稱 (Please complete in BLOCK LETTERS 請用正楷填寫)	Financial Consultant's Division and Code 理財顧問組別及編號
Mobile Number 流動電話號碼	Office Location 辦公室地點 CH/_CRB/FTW/LG2/MC_/MP1/PT/PT1/PT2/PT6 / F