

Domestic Helper Protector 家傭全險

Peace of mind for you and your domestic helper
讓你和家傭安枕無憂



Enhanced



Domestic Helper Protector

Under Hong Kong law, the obligation of employers of domestic helpers goes beyond just paying their salaries. Employers are also legally required to ensure that their domestic helpers are fully covered against work injury and illness. QBE Hong Kong's Domestic Helper Protector provides such coverage with a comprehensive insurance package that protects your domestic helper as well as you as an employer. It is designed also to protect you against the medical expenses of your domestic helper for doctor visits, dentist and even hospital stays.

Key features of Domestic Helper Protector are:

- Comprehensive cover from employer's liability, domestic helper's medical expenses to employer's financial loss
- Protections also for your domestic helpers against rest days and third-party liability
- Extra relief of employer's financial burden with optional cover for domestic helper's cancer and heart diseases

Benefit Sections

1. Employer's Liability

If your domestic helper suffers an injury or disease arising out of and in the course of her employment, this policy indemnifies you against your legal liability to pay compensation, costs and/or expenses. The maximum indemnity for any one event is HK\$100 million.

2. Clinical Expenses

The policy pays the actual clinical expenses incurred resulting from sickness or injury sustained by your domestic helper, covering up to HK\$200 per visit per day for treatment by a legally qualified and registered medical practitioner. This policy also pays for treatment by registered or listed Chinese medical practitioners (including bone-setting) or physiotherapists, covering up to HK\$100 per visit per day and maximum HK\$500 for each 12-month period. The maximum amount payable under this Section is HK\$4,000 for each 12-month period.

3. Surgical and Hospitalisation Expenses

If your domestic helper is confined in a hospital for surgery or treatment of sickness or injury, the policy pays the actual, necessary and reasonable expenses incurred up to:

- HK\$300 per day for room and board and other miscellaneous hospital charges
- HK\$10,000 per disability for surgical operation
- 25% of the amount payable under (b) above per disability for anesthesia and its administration
- 125% of the amount payable under (b) above per disability for use of the operating theatre

Total amount payable per disability shall not exceed HK\$30,000.

The maximum payable for each 12-month period is HK\$30,000.

4. Dental Expenses

If your domestic helper requires oral surgery, treatment of abscesses, X-rays, extractions or fillings as a result of dental disease, the policy pays two-thirds of the actual necessary and reasonable expenses incurred up to a maximum of HK\$1,500 for each 12-month period, provided such treatment is received from a legally qualified and registered dentist.

5. Personal Accident Benefits

If your domestic helper is injured in an accident on a rest day that is not in the course of and arising out of employment with you and not covered by legislation, and which results in accidental death or permanent total disablement within 12 months from the date of such accident, the following compensation shall be payable:

• Accidental death	HK\$200,000
• Permanent total disablement	HK\$200,000
• Loss of two or more limbs	HK\$200,000
• Loss of sight of both eyes	HK\$200,000
• Loss of one limb and sight of one eye	HK\$200,000
• Loss of one limb	HK\$100,000
• Loss of sight of one eye	HK\$100,000

Loss of limb shall mean physical severance of a hand or foot at or above the wrist or ankle or of an arm or leg at or above elbow or knee. Loss of sight shall mean entire and irrecoverable loss of all sight.

6. Loss of Services Cash Allowances

If your domestic helper is confined in a hospital due to sickness or injury, this policy pays you a daily cash allowances of HK\$200 for the loss of services commencing from the fourth day of the domestic helper's hospital stay, subject to a maximum of HK\$6,000 for each 12-month period.

7. Repatriation Expenses

If due to a serious sickness or injury, your domestic helper is certified by a legally qualified and registered medical practitioner as medically unfit to work or resulting in her death, leading to the termination of her employment contract, the policy pays the expenses for:

- the repatriation of the domestic helper to his / her home country by scheduled flight (economy class) including any transportation for ambulance transfer to and from the airport; or
- the treatment of the domestic helper's post-mortem and transportation of the mortal remains to the airport nearest to the place of burial in his / her home country

The policy pays the actual, necessary and reasonable expenses incurred under (a) or (b) up to a maximum of HK\$20,000 for each 12-month period.

8. Replacement Helper Expenses

In addition to the expenses incurred for the repatriation of your domestic helper as described in Section 7 above, this policy also pays you the expenses reasonably and necessarily incurred for employing a replacement helper, maximum limit is HK\$10,000 for each 12-month period.

9. Fidelity Guarantee

The policy provides cover against financial loss of the employer arising from a dishonest act by the domestic helper. The maximum payable amount for each 12-month period is HK\$3,000.

10. Domestic Helper's Liability

The policy covers legal liability of your domestic helper to third-party (other than your family members) bodily injury or property damage as a result of negligence during the course of employment, subject to a maximum amount of HK\$500,000 in annual aggregate.

Optional Cover

Cancer and Heart Disease Extension

With an additional premium, you can also obtain the following upgraded protection in the event of the domestic helper suffering from cancer or heart disease:

Surgical and Hospitalisation Expenses

- Higher benefits up to HK\$100,000 in aggregate
- Laboratory test expenses at any licensed centre up to HK\$5,000

Remarks: This optional cover applies to domestic helpers who are in good health conditions and have never been diagnosed or treated for heart disease or cancer at the time of insurance application.

Domestic Helper Protector

Exclusions

General Exclusions Applicable to All Sections

War and allied perils, terrorism (except Employer's Liability), asbestos, nuclear fission or fusion and radioactive contamination, suicide, pregnancy or childbirth, intoxication by alcohol, narcotics or drugs not prescribed by a registered medical practitioner, pre-existing conditions, acquired immune deficiency syndrome (AIDS) or AIDS related complex (ARC), violation of the laws or resistance to arrest.

Specific Exclusions

- Employer's Liability:** Pneumoconiosis, Mesothelioma, nuclear energy and radiation, any late payment surcharge that the Insured may become liable under the legislation.
- Clinical Expenses, Surgical and Hospitalisation Expenses, and Loss of Services Cash Allowances:** Nervous or mental disease, venereal disease, congenital anomalies or deformities, infertility, sterilisation, contraception, heart disease and cancer (unless optional cover Cancer and Heart Disease Extension is insured), rest cure, physical check-ups and cosmetic or plastic surgery unless to correct an injury covered under the policy.
- Dental Expenses:** Routine examination, scaling polishing or cleaning, crowning, bridges, braces and dentures.
- Personal Accident Benefits** (not applicable to Hong Kong Permanent Resident): Driving or riding in any kind of race, underwater activities involving the use of breathing apparatus.
- Repatriation Expenses:** Any repatriation or transportation of mortal remains originating outside of Hong Kong.
- Domestic Helper's Liability:**
 - employer's liability;
 - property held in care, custody or control;
 - fines, penalties, punitive damages;
 - libel or slander.

Age Limit

To qualify for this policy, the domestic helper must be between 18 and 65 years old.

Waiting Period

A 10-day waiting period from the effective date of the policy shall be applicable under Sections 2, 3, 4 and 6. No benefits shall be payable under these sections in respect of any event occurring during this waiting period.

Premium Table (HK\$)

PLAN	1 YEAR	2 YEARS
All Sections	750	1,350
Optional Cover – Cancer and Heart Disease Extension*	250	450
Section 1 & 5 only	450	810

Minimum premium per policy: HK\$450

* Applicable to "All Sections" Policy only.

Remarks : This brochure is only a summary. Please refer to the Policy for full terms and conditions.

香港法律不單要求家傭僱主準時向家傭發放薪金，更要求僱主為家傭提供足夠的醫療保障。昆士蘭保險香港的「家傭全險」是一項全面的家傭保險計劃，為僱主及家傭提供多項保障，包括：診療、牙科及住院費用，同時亦保障僱主在法律規定下所須履行的僱員補償責任。

「家傭全險」的主要產品特點如下：

保障全面包括僱主之僱員補償責任、家傭之醫療費用以至僱主之財務損失

除保障僱主，更為家傭提供休息日及第三者責任保障

自選家傭癌症及心臟病附加保障大為減輕僱主須負責的高昂醫療費用

保障

1. 僱主責任（僱員補償保險）

保障你在僱員補償法例規定下，對家傭在受僱期間因工作引起生病，受傷或死亡而須承擔之賠償責任。每宗事故最高賠償額為 1 億港元。

2. 診療費用

家傭如因生病或身體受傷須接受註冊醫生診治，你所支付的實際醫療費用可獲賠償，而每天每次最高賠償額為200港元。正式註冊中醫或表列中醫（包括跌打）或物理治療費用，每天每次最高可獲100港元賠償，每12個月以500港元為限。本項保障每12個月之最高賠償額為4,000港元。

3. 外科手術及住院費用

家傭如因生病或身體受傷而需入住醫院接受外科手術或治療，你所支付之實際、必須及合理之費用將獲得賠償，惟賠償金額不超過下列規定：

(a) 住院費（房租，膳食及雜費）每天不超過300港元

(b) 每一病症外科手術費用不超過10,000港元

(c) 麻醉師費用每一病症不超過(b)項賠償之25%

(d) 手術室費用每一病症不超過(b)項賠償之12.5%

每一病症最高賠償金額不超過30,000港元。

受保期內每12個月之最高賠償額為30,000港元。

4. 牙科費用

家傭如因牙齒疾患需要接受口腔手術、治療膿腫、X光檢查、脫牙或補牙，將獲得賠償實際及必須支付費用的三份之二，惟受保期內每12個月之總賠償金額以1,500港元為限，而所有治療必須由註冊牙科醫生進行。

5. 個人意外賠償

家傭在休假期間並非因工而身體意外受傷，導致12個月內因傷死亡或永久性完全傷殘，將依下列情況賠償：

• 意外死亡	200,000港元
• 永久性完全傷殘	200,000港元
• 喪失肢體中任何兩肢或以上	200,000港元
• 雙目失明	200,000港元
• 喪失一肢及一目失明	200,000港元
• 喪失一肢	100,000港元
• 一目失明	100,000港元

喪失肢體即在手腕或足踝或以上斷失，而失明即不可復原的永久性視力喪失。

6. 中斷服務現金津貼

如家傭因生病或意外而需入院接受治療，為補償服務損失，由入院第四天起計，你每天可獲200港元現金津貼，每12個月最高不超過6,000港元。

7. 運送費用

如家傭經註冊醫生證明因受傷或嚴重疾病而不能工作甚至死亡而導致僱傭合約被終止，本計劃將代為支付以下之費用：

- (a) 以國際航機（經濟客位）將家傭送返原居國家，包括運返途中兩地之機場接送；或
- (b) 處理遺體及將遺體運到原居地最近葬殮處的機場

本計劃支付(a)或(b)項下之實際、必須及合理之費用，惟費用總額每12個月不超過20,000港元。

8. 重新聘用家傭費用

如於上列第七項保障所述之情況下運送家傭回國，你除可獲運送費用賠償外，本計劃將支付因重新聘請家傭所須之實際費用，最高賠償額為每12個月10,000港元。

9. 家傭忠誠保障

因家傭之欺詐行為導致你蒙受金錢上之損失，本計劃將補償你之實際損失，每12個月最高賠償額為3,000港元。

10. 家傭個人法律責任

本保單保障閣下的家傭在受僱期間因疏忽導致他人身體受傷或財物受損所須承擔之法律責任，每年度最高賠償額為500,000港元。

自選保障項目

癌症及心臟病附加保障

只需支付額外保費，你即可享有以下癌症及心臟病升級保障：

外科手術及住院費用

- 全年賠償額高達10萬港元
- 持牌化驗中心化驗費用高達5,000港元

備註：本保障適用於身體狀況良好，並在投保時未就「癌症或心臟病」接受診斷治療之家傭。

不保事項

適用於所有保障項目

戰爭及有關風險、恐怖主義活動（除僱主責任外）、石棉、核能或輻射引致之死亡或損失、自殺、懷孕或生育、酗酒、或服用非經註冊醫生處方指定之麻醉品或藥物，愛滋病或其相關的病徵，及在保險生效前已存在的病症及其他身體狀況，違法或拒捕。

個別保障項目之不保事項

- 僱主責任：**肺積塵病、間皮瘤、核能放射、或法例下僱主因不依期作工傷賠償而須付之罰款。
- 診療費用：**外科手術及住院費用，及中斷服務現金津貼：精神病、性病、先天性異常或畸形、不育、絕育、避孕、心臟病及癌病（已投保自選項目一癌症及心臟病附加保障除外）、療養、體格檢查、美容或整形手術（但由本保單範圍內損傷引致之矯形手術除外）。
- 牙科費用：**口腔檢查、洗牙、磨牙、鑲裝牙冠、牙橋、牙箍及假牙等。
- 個人意外賠償（不適用於香港永久居民）：**任何形式之騎乘、駕車比賽及用供氧設備輔助呼吸之水中活動。
- 運送費用：**遺體從香港以外地區運返原居地及因任何在香港以外地區發生之事故引致受保人或其遺體之遣返或運送返回原居地。
- 家傭個人責任：**
 - 僱主責任；
 - 受看顧、掌管之財物；
 - 罰款、違約金、懲罰性賠償；
 - 誹謗責任。

年齡限制

家傭年齡必須為18至65歲

等候期

由保單生效日期起10天內為等候期，等候期內投保人所支付任何有關第2、3、4及6項的費用將不會獲得賠償。

保費表（港元）

保障計劃	一年	兩年
所有保障項目	750	1,350
自選保障項目 — 癌症及心臟病附加保障*	250	450
第一及第五項保障	450	810

每份保單最低保費：450港元

* 只適合附加於選擇「所有保障項目」的保單。

注意：此小冊子只供作參考之用，所有條款及細則概以保險單為準。

Company Profile 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE Hong Kong) is a joint venture between the QBE Insurance Group and China Construction Bank (Asia) Corporation Limited. QBE Hong Kong offers a comprehensive range of non-life insurance solutions for both corporate and personal customers. QBE Hong Kong is part of the QBE Insurance Group.

QBE Insurance Group is one of the world's top 20 general insurance and reinsurance companies, with operations in key insurance markets. Listed on the Australian Securities Exchange, QBE Insurance Group is headquartered in Sydney and employs more than 13,000 people in 35 countries and territories.

China Construction Bank (Asia) Corporation Limited is the retail and commercial business platform of China Construction Bank Corporation in Hong Kong, and offers a wide array of banking products and services to customers, including consumer banking services, commercial banking services, corporate banking services, private banking services and cross-border financial services, etc.

昆士蘭聯保保險有限公司 (昆士蘭保險香港) 為昆士蘭保險集團與中國建設銀行 (亞洲) 股份有限公司之聯營機構。昆士蘭保險香港為企業及個人客戶提供全面的非人壽保險方案。

昆士蘭保險集團 為全球前20大之一般保險及再保險公司之一，業務遍及主要保險市場。昆士蘭保險集團於澳洲證券交易所上市，其總部位於悉尼，在35個國家及地區有超過13,000名員工。

中國建設銀行 (亞洲) 股份有限公司 為中國建設銀行股份有限公司於香港地區的零售及商業服務平台，並提供多元化的銀行產品及服務，包括零售銀行服務、商業銀行服務、企業銀行服務、私人銀行服務及跨境金融服務等。



QBE Hongkong & Shanghai Insurance Ltd.

昆士蘭聯保保險有限公司

33/F, Oxford House, Taikoo Place,

979 King's Road, Quarry Bay, Hong Kong

香港 魚涌英皇道979號太古坊濠豐大廈33樓

CS Hotline 客戶服務熱線：+852 2828 1998 CS Fax 客戶服務傳真：+852 3607 0380

Website 網址：www.qbe.com/hk

Domestic Helper Protector Proposal Form 家傭全險投保書

QBE Hongkong & Shanghai Insurance Limited 昆士蘭聯保保險有限公司



Please complete in BLOCK LETTERS.
If insufficient space, please use separate sheet.
請以英文正楷填寫。如空位不敷應用，請另加紙張。

Account No.
賬戶號碼

Policy No.
保單編號

A. Application Details 投保資料

1. Name of Applicant (Employer) Mr.先生 Mrs.太太 Miss小姐 Ms女士
申請人姓名 (僱主)

HKID Card/Passport No. 香港身份證/護照號碼
Email Address 電郵地址

Home Tel. No. 聯絡電話
Office Tel. No. 公司電話

Postal Address 通訊地址

Domestic Helper's Work Location (if different with postal address)
家傭工作地點 (如與通訊地址不同)

2. Name of Employment Agency (if applicable) 僱傭代理公司名稱 (如適用)
Tel 電話

3. Name of Domestic Helper 家傭姓名
Gender 性別

Passport / HK I.D. Card No. 護照/香港身份證號碼
Date of Birth (D/M/Y) 出生日期 (日/月/年)
Nationality* 國籍

4. Contract Period 受僱期限
From (D/M/Y) 由 (日/月/年)
To (D/M/Y) 至 (日/月/年)
* Please provide the passport copy of domestic helper. 請提供家傭護照副本。

5. Effective Date of Insurance 保障日期
From (D/M/Y) 由 (日/月/年)
To (D/M/Y) 至 (日/月/年)

6. Plan Selected 所選計劃
 One Year 一年
 Two Years 兩年
 All Sections 所有保障項目
 All Sections with Cancer and Heart Disease Extension 所有保障項目與癌症及心臟病附加保障
 Section 1 & 5 only 第一及第五項保障

7. Are you aware of any condition for which your domestic helper may require medical or surgical treatment? Yes 是 No 否
你是否知道上述家傭可能因某種病症而需要接受治療或手術?
If "Yes", please give details 如「是」, 請詳述:

Declaration and Signature 聲明及簽署

I / We declare that
本人 / 吾等謹此作下列聲明:

- All answers and statements made in the proposal are accurate in every respect and no information has been withheld which is likely to affect acceptance of this proposal.
本投保書內所有答題及述詞均為全部真實及正確, 並無隱瞞而可能影響有關接納投保與否之決定。
- This proposal and declaration shall be the basis of the policy and considered as being incorporated therein.
本投保書及聲明將為保單之根本依據, 並視作保單之一部份。
- I / We shall accept a policy subject to the usual conditions prescribed by the insurance company therein.
本人 / 吾等接受註有通敘條款之承保公司保單。
- I / We understand that any claim for accidental death benefit under section 5 of the policy shall be payable to the domestic helper's legal representative.
本人 / 吾等明白根據條款第五項作出之意外死亡賠償, 將給與被保人之合法代表人。
- I / We have never had my/our domestic helper insurance declined, cancelled or refused to renew by any insurance company.
本人 / 吾等之家傭保險從未未有被保險公司拒絕投保、取消或拒絕續保。
- I / We confirm that I / we have read and agreed the QBE Hongkong & Shanghai Insurance Limited's Personal Information Collection Statement ("Notice"). I / We acknowledge and agree that the personal data and information with respect to me / us which are provided by me / us in our application may be held, used, processed or disclosed to such parties for the purposes as set out in the Notice.
本人 / 吾等確認本人 / 吾等已細閱並同意昆士蘭聯保保險有限公司之收集個人資料聲明 (通知), 於是次申請由本人 / 吾等所提供的有關本人 / 吾等的個人資料及其他資料, 將可能被持有、使用、處理或披露予有關方面以作「通知」所載的用途上。
- Opt-Out from use of Personal Data in Direct Marketing
選擇拒絕在直銷中使用個人資料
 I / We object to the use of my personal data for direct marketing purpose.
我 / 我們不同意使用我的個人資料作直銷用途。

This proposal will not become effective until it has been accepted by QBE Hongkong & Shanghai Insurance Limited.

此保險申請經昆士蘭聯保保險有限公司接納後始為生效。

(本投保書及章程中的中文內容力求符合英文原義, 惟有關條文解釋及引用, 則以英文為準。)

If the intermediary who serves you is an Insurance Broker, please read this:

The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by QBE Hongkong & Shanghai Insurance Limited, QBE Hongkong & Shanghai Insurance Limited will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorised person who signs on behalf of the applicant further confirms to QBE Hongkong & Shanghai Insurance Limited that he or she is authorised to do so.

The applicant further understands that the above agreement is necessary for QBE Hongkong & Shanghai Insurance Limited to proceed with the application.

如為你服務的中介人為保險經紀，請閱讀下文：

申請人明白、確知及同意，昆士蘭聯保保險有限公司會就申請人購買及接受其簽發的保單，於保單有效期內（包括續保期）向負責安排有關保單的獲授權保險經紀支付佣金。假如申請人為法人團體，代表申請人簽署的獲授權人員須向昆士蘭聯保保險有限公司確認他/她已獲該法人團體授權。申請人亦明白昆士蘭聯保保險有限公司必須取得申請人以上的同意，才可以處理其保險申請。

Signature of Applicant (Employer)
申請人（僱主）簽署

日期
Date

Personal Information Collection Statement 收集個人資料聲明

QBE Hongkong & Shanghai Insurance Limited ("the Company") may use the personal data the Company collects about you, which may include your name, address and other contact details, date of birth, bank account or credit card details, Hong Kong identity card number, information about your dependents and health records, and which we may collect when, for example, you apply for, renew or make a claim under a policy and/or you correspond with us, for the following purposes:

Insurance Services (Mandatory)

1. processing and assessing of applications for any insurance products and daily operation of the related services;
2. administering your insurance policy and providing services in relation to your insurance policy;
3. any alterations, variations, cancellation or renewal of any insurance and related services;
4. investigating, analysing, processing and paying claims made under your insurance policy;
5. invoicing and collecting premiums and outstanding amounts from you;
6. exercising any right under the insurance policy including right of subrogation, if applicable;
7. complying with the requirements under any law and regulation, industry codes, guidelines, requests from regulators, industry bodies, government agencies, law enforcement agencies and court orders;
8. to conduct research, insurance survey and analysis for the purpose of product design and development and improvement of our services to you;
9. for statistical or actuarial research undertaken by the Company, other members of the QBE Group, any agents, third parties or business partners of the Company or its regulators;
10. for the operation and administration of the Company's internal business including without limitation any corporate reorganization;
11. contacting you for any of the above purposes; and
12. other ancillary purposes which are directly related to the above purposes.

The personal data you provide to the Company may be provided or transferred to the following persons in Hong Kong or overseas for the purposes set out in the above paragraph or directly related purposes or as otherwise permitted by applicable law:

- a. any agent, advisor, contractor or third party service provider (whether within or outside the QBE Group) who provides administrative, telecommunications, computer, payment, debt collection, security, research, ratings, consulting services, product design, marketing (where you have consented to direct marketing as described below), data processing or storage or related services or any other person carrying on insurance or reinsurance related business, or an intermediary, or a claim or investigation or other service provider providing services relevant to insurance business;
- b. any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;
- c. any members of the Federation by the Federation for any of the purposes referred to in (b) above or directly related purposes;
- d. government bodies, regulators or any other body to whom the Company or any company within the QBE Group is required to or has agreed to make disclosure under any applicable laws or regulations;
- e. lawyers;
- f. auditors; and
- g. other insurance companies within the QBE Group which have undertaken to keep such information confidential.

Some of these persons may be located in countries overseas, namely Australia, Philippines, where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the data protection laws of Hong Kong. That means your personal data may not be protected to the same or similar level as in Hong Kong. However, the Company will only transfer your personal data to a service provider or overseas where the Company is satisfied that adequate levels of protection are in place to protect the integrity and security of any information being processed and compliance with applicable privacy and data protection laws.

In the unlikely event that the Company, any companies within the QBE Group, or its or their brands or substantially all of any of its or their assets are acquired by an unrelated third party, your personal data may be one of the transferred assets. By providing your personal data to the Company, you agree that the Company may disclose your personal data, on a confidential basis, to any prospective transferee and its professional advisors for the purposes of their due diligence investigations, the completion of any such transaction and the continued operation of the acquired business.

You do not have to provide your personal data to the Company, but if you do not provide certain personal data (for example, the information indicated as mandatory on the relevant application, registration or renewal forms, or your contact details if you send us an enquiry), it would not be possible for the Company to process your application and render the services or to otherwise correspond with you.

The Company is committed to ensuring your personal data is kept secure and confidential and not kept for longer than is necessary.

Direct Marketing of Products and Services

To provide a more comprehensive range of financial and insurance services, the Company would like to use your name and the contact details you provide to us (for example, your mobile phone number, residential phone number, office phone number, residential address, correspondence address and email address), alongside information that you provide (including but not limited to) about your age, gender, occupation, personal interests, marital status, family and education (the "Marketing Personal Data"), to provide you with direct marketing communications about the Company's products and services including but not limited to the Company's insurance, banking, financial services, provident schemes and general insurance products but the Company cannot do so without your consent.

The Company intends to share, from time to time, your Marketing Personal Data with any agents, third parties or business partners of the Company for the purpose of marketing to you their insurance, investment fund, provident schemes, and other financial products and services including general insurance products and services, but we will not do so without your written consent.

If you do not want to receive any direct marketing, you may withdraw your consent at any time free of charge by contacting the Company's Data Protection Officer below.

Your Rights

You have the right to ascertain the Company's policies and practices in relation to personal data, and to obtain access to and to request correction of your personal data held by the Company. Your right to access your personal data may be subject to payment of an administrative fee. Requests for such access or correction, to withdraw consent for direct marketing, or for further information about our data privacy policies and practices, can be made in writing to the Data Protection Officer, QBE Hongkong & Shanghai Insurance Limited, 33/F, Oxford House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong.

In case of discrepancies between the English and Chinese versions, the English version shall prevail.

November 2018

昆士蘭聯保保險有限公司（本公司）所收集閣下的個人資料，包括姓名、地址及其他聯繫方式、出生日期、銀行帳戶或信用卡資料、香港身份證號碼、有關閣下的家屬資料及醫療記錄，以及本公司日後可能會在閣下投保、續保、索償或與我們通信時收集的資料，本公司可能用作下列的用途：

保險服務（強制）

1. 處理及評估任何保險產品之申請，及有關服務之日常運作；
2. 管理閣下的保單及為閣下的保單提供相關服務；
3. 有關保險產品及服務的任何更改、變更、取消或續保；
4. 閣下保單索償的調查、分析、處理及賠償；
5. 保費通知、收集保費和款項；
6. 行使有關保險單賦予的任何權利包括代位權（如適用）；
7. 遵守及符合任何法例及條例規定的要求、行業守則、指引、監管機構、相關行業認可機構、政府機構、執法機構及法庭頒令的要求；
8. 從事研究、保險調查及開發產品和設計之分析並改善本公司為閣下提供的服務；
9. 由本公司、本集團成員、代理人、商業夥伴、第三方或其監管機構進行的統計或精算研究；
10. 本公司內部業務的運作和管理，包括但不限於公司重組；
11. 就上述任何用途與閣下聯絡；及
12. 與上述用途直接有關之其他附帶目的。

閣下向本公司提供的個人資料可能會提供或轉予下列在香港或海外的各方人士作前段所述的用途或直接相關的用途或其他適用法律許可的用途：

- 甲. 任何代理人、顧問、承辦商或提供行政、電訊、電腦、付賬、債務追討、保安、研究、評級、諮詢服務、產品設計、市場營銷（如閣下已如下所述同意直銷）、數據處理或儲存或有關服務的第三方服務供應商（不論是本公司的一部分）或任何其他從事與保險或再保險業務有關的人士，或中介人，或提供索償或調查或其他與保險業務有關的服務供應商；
- 乙. 現存或不時成立的任何保險公司協會或類同組織（「聯會」），以達到任何上述或有關的用途，或以便聯會執行其監管職能，或使其基於保險業或任何聯會會員的利益而不時在合理要求下賦予聯會的職能；
- 丙. 透過聯會提供予任何聯會的會員，以達到任何上述（乙）中提到的或直接相關的用途；
- 丁. 政府機構、監管機構或任何其他本公司或本集團內的任何公司根據任何適用的法律或法規必須或已經同意向其披露有關資料的機構；
- 戊. 執業律師；
- 己. 認可核數師；及
- 庚. 本集團內已承諾將資料保密的其他保險公司。

上列各方可能位於海外，包括澳洲及菲律賓。這些海外國家保障個人資料的法律不一定與香港的有關法律相同，亦不一定能達到相同目的。即閣下的個人資料可能得不到相等或相近於香港法律下的保障水平。然而，本公司將閣下的個人資料轉交給服務供應商或轉到海外前，本公司會確保接收資料的一方對有關資料有足夠的保護以保障資料的完整性和安全性，並遵守相關的私隱及個人資料保護法律。

一旦本公司、本集團內的任何公司、或本集團的品牌或實質上的全部資產被無關聯的第三方收購，閣下的個人資料可能會成為被轉讓的資產之一。當閣下向本公司提供個人資料的同時，亦表示閣下同意本公司可能會在保密的基礎上，向有關人士及其專業顧問提供閣下的個人資料，以作他們盡職調查的用途，或以完成有關交易及使被收購的企業可持續經營。

閣下有權拒絕向本公司提供個人資料，但如閣下不向本公司提供某些個人資料（如申請表格、註冊表格或續保表格上必須填寫的資料，或閣下查詢時沒有留下聯絡方法），本公司便不能夠處理閣下的申請，為閣下提供服務或與閣下聯絡。

本公司致力確保閣下個人資料安全及保密，資料的保留時間亦不會超過實際所需。

直接市場推廣產品及服務

為提供更全面的金融和保險服務，本公司可能會使用閣下的姓名及閣下提供的聯繫方式（如手提電話號碼、家居電話號碼、辦公室電話號碼、居住地址、郵寄地址及電子郵件地址）以及其他資料，包括但不限於年齡、性別、職業、個人興趣、婚姻狀況、家庭及教育程度（「市場推廣用途的個人資料」），作為本公司產品及服務的直銷，包括但不限於本公司的保險、銀行及金融服務、公積金計劃及一般保險產品。本公司在未取得閣下的同意之前不能使用閣下的個人資料作上述用途。

本公司擬不時與本公司之代理人、商業夥伴及第三方分享閣下作為市場推廣用途的個人資料，以用作向閣下推銷相關的保險、投資基金、公積金計劃及其他金融產品及服務，包括一般保險產品及服務。本公司在未取得閣下的書面同意之前不能使用閣下的個人資料作上述用途。

閣下如不欲收取任何直接市場推廣或銷售，閣下可以在任何時候聯絡本公司的資料保護主任免費撤回閣下的同意。

閣下的權利
閣下有權查明本公司就個人資料的政策及實務，並有權要求查閱及更正由本公司持有有關閣下的個人資料。查閱閣下的個人資料需支付行政費用。有關查閱或更正的要求，或有關撤回個人資料用於直接市場推廣的同意，或如欲索取更多有關本公司的個人資料政策和實務，可致函香港 魚涌英皇道979號太古坊豐慶大廈33樓昆士蘭聯保保險有限公司，向資料保護主任提出。

中英文版本如有歧異，概以英文版本為準。

2018年11月

QBE HONGKONG & SHANGHAI INSURANCE LIMITED

昆士蘭聯保保險有限公司

33/F, Oxford House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong

香港鰂魚涌英皇道979號太古坊豐慶大廈33樓

CS Hotline 客戶服務熱線：+852 2828 1998 CS Fax 客戶服務傳真：+852 3607 0380

Website 網址：www.qbe.com/hk