

extensive cover for your home and contents



SmartHome Optimum
the home insurance for
your happy living

SmartHome Optimum is specially designed to provide you and your family with a simple and comprehensive cover for your household contents, personal belongings and legal liability.

Summary of Benefits	Maximum Limit Per Policy Year
Compulsory Cover	
I) All Risks on Home Contents	
1 Household Contents and Personal Effects Including furniture, fixtures, fittings and domestic appliances plus your personal effects such as clothes are covered on an unspecified basis. - Maximum limit for each item : \$150,000 or 10% of home contents sum insured whichever is lesser	\$750,000 to \$1,500,000 (depending on gross floor area of your home)
2 Valuables Cover valuables at home, such as jewellery and watches. - Maximum limit for each item : \$15,000	\$500,000 or 1/3 of home contents sum insured whichever is lesser
3 Desktop Computer Cover your home desktop computer against accidental loss or damage. - Subject to an excess of first \$500	\$15,000
Excess Water damage: \$1,000 or 10% of loss whichever is greater Excess will be varied for Building over 25 years old. (The above Excess is just for indication)	
Free Additional Benefits	
1 Alterations or Repairs Cover for loss of or damage to your home content while your home is under alterations or repairs. - Maximum contract value : \$100,000	
2 Alternative Accommodation Cover reasonable cost of alternative accommodation whilst your home is uninhabitable due to insured accident. - Maximum limit per day : \$1,500	\$90,000
3 Architects', Surveyors' and Consulting Engineers' Fees Cover architects', surveyors' and consulting engineers' fees necessarily incurred in the reinstatement of the property. - Maximum limit for any one event : 5% of home contents sum insured	
4 Automatic Reinstatement of Sum Insured In the event of loss or damage recoverable under this insurance, your home contents sum insured will be immediately reinstated.	
5 Brittle Items Cover accidental damage or loss to articles of glass, china, porcelain or other items of fragile nature. - Subject to an excess of first \$500	\$5,000
6 Credit Cards Cover your liability direct result of the unauthorised use of your credit card by any person (not related to or residing with you).	\$10,000
7 Domestic Helper's Personal Effects Cover accidental loss of or damage to domestic helper's property inside your home. - Maximum limit for any one item : \$1,000	\$25,000 (per helper)
8 Frozen Food Cover accidental damage to frozen food. - Maximum limit per any one event : \$5,000	
9 Household Removal Cover the damage or loss of your home contents whilst moving between your current home and your new home within Hong Kong by professional removers. - Maximum limit for any one article or pair or set : \$10,000	100% of home contents sum insured
10 Landslip & Subsidence Cover for loss of or damage to your Home Contents caused by subsidence of the site or landslip. - Subject to an excess of first \$10,000 or 10% of loss whichever is greater	
11 Locks Replacement Cover the cost of replacing locks, keys and broken windows due to theft or burglary.	\$3,000
12 Money Cover money lost at home due to an insured accident.	\$2,500

AXA: a world leader in financial protection

AXA Group in 2010

- 91 billion euros in consolidated revenues
- 1,104 billion euros in assets under management
- 214,000 employees worldwide working to deliver the right solutions and top quality service to our customers
- 95 million customers across the globe have placed their trust in AXA to:
 - Insure their property (vehicles, homes, equipment)
 - Provide health and personal protection coverage for their families or employees
 - Manage their personal or corporate assets
- Standard & Poor's Rating: AA-

AXA General Insurance Hong Kong Limited

- One of the top general insurers in Hong Kong, leading in motor insurance
- Over 170 years of local experience in Asia
- Over 220 professional, well-trained and caring staff
- Wide range of SMART products for individual and business needs

motor
property
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personal accident
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marine

To apply for or more details, please contact your agent or broker, or you can contact us on

2523 3061

www.axa-insurance.com.hk

AXA General Insurance Hong Kong Limited
21/F, Manhattan Place, 23 Wang Tai Road
Kowloon Bay, Kowloon, Hong Kong
Tel: 2523 3061 Fax: 2810 0706

redefining / standards



Free Additional Benefits	
13 Personal Accident Cover for accidental death as a result of fire or armed robbery at home. - Each Insured Person - Each Insured's family aged 18 or below and 70 or above	\$50,000 \$25,000
14 Property under Care, Custody and Control Cover for loss of or damage to your household contents. - Maximum limit for any one article or pair or set : \$10,000	\$50,000
15 Removal of Debris Cover the cost of removal of debris when your home is accidentally damaged. - Maximum limit for any one event : 10% of the adjusted loss	
16 Replacement of Personal Documents Cover the replacement cost for the loss of personal documents including credit cards, passports, Hong Kong Identity card and any certificate of identity.	\$1,500
17 Temporary Removal Cover for loss of or damage to your home contents while temporarily removed from your home for cleaning, repairs or maintenance. - Maximum limit for any one article : \$10,000	\$50,000
18 24-Hour Home Assistance Hotline Service Service provided by AXA Assistance which assist you in arranging referral information on electrician, plumber, locksmith, house call/dental, baby-sitting/home nursing and pest control/cleaning services.	
II) Liability to Third Party Cover you, your family members (residing with you) and your domestic helper(s) (while performing the duties) against legal liability should you be required to compensate a third party suffering from injury or persons incurring loss or damage of their property as a result of an accident at your home, or as a result of your negligence worldwide. Owner's liability cover is extended to the common areas, provided that you are the owner of the insured property. Excess will be applied for Building over 25 years old.	\$5,000,000
Optional Cover	
1 Worldwide Personal Belongings Cover your personal belongings and valuables against almost all types of loss or damage while you are anywhere in the world. - Maximum limit for any one article : \$5,000	\$30,000
2 Building Insurance - All Risks Cover your Building on an All Risks basis for the <u>full re-building costs or up to the outstanding loan amount</u> should your property be mortgaged.	

Home Contents Sum Insured and Premium Table

(Effective from 1 August 2004 until further notice)

Gross Floor Area of Your Home (in square feet)	Home Contents Sum Insured	Annual Premium for SmartHome Optimum	Optional Worldwide Personal Belongings Annual Premium	Optional Building Insurance Annual Premium
Flat/Apartment				
Less than or equal to 500	\$750,000	\$540	\$225	\$450
501-700	\$750,000	\$700	\$225	\$620
701-900	\$1,000,000	\$1,000	\$225	\$800
901-1,200	\$1,000,000	\$1,280	\$225	\$1,020
1,201-1,500	\$1,250,000	\$1,600	\$225	\$1,320
1,501-2,000	\$1,250,000	\$2,100	\$225	\$1,750
2,001-2,500	\$1,500,000	\$2,700	\$225	\$2,500
2,501-3,000	\$1,500,000	\$3,150	\$225	\$2,800
House				
less than or equal to 1,200	\$1,000,000	\$2,000	\$225	Based on Sum Insured
1,201-3,000	\$1,500,000	\$4,500	\$225	

NB: Certain excess applies to some of the sections.
Subject to negotiation for flat/apartment or house with a gross floor area that exceeds 3,000 square feet.

15% Flexi Premium Discount

You will enjoy an extra 15% Flexi Premium Discount if you agree to a voluntary additional excess of \$2,000 for each claim.

Common Exclusions

This Plan contains some exclusions such as:

- Uninsurable risks such as wear and tear, scratching, corrosion, mechanical or electrical breakdown
- Loss of or damage to contact lenses, mobile phones and portable personal computers
- Loss of or damage to equipment used in connection with business or employment
- Loss of or damage to sports equipment whilst in use
- Loss of or damage if your home is unoccupied for a period exceeding 30 consecutive days for defined perils
- Theft in your home should any part be let
- Theft from any unattended vehicle
- Intentional vandalism or damage by a person lawfully in your home
- Loss or damage due to war, terrorism and kindred risks and government acts
- Loss or damage due to pollution and contamination
- Loss or damage due to IT/Cyber Risk

NB: All amounts are in Hong Kong Dollars.
Please refer to the policy for complete details. A specimen policy can be made available upon request.

SHP-B-0911

周全的保障， 照顧你的家居和財物



「卓越」優居樂
為你的優質生活而設
的家居保險

「卓越」優居樂 特定為你及你的家庭成員提供一系列既簡單且周全的保障。保障範圍包括你的家居財物，私人財物以及因意外而須負上的法律責任。

保障範圍	每年最高限額
基本保障	
1) 家居財物「全險」保障 1 家居財物及個人物件 包括傢俬、裝修、家居設備及電器，以及個人物品如衣服，均無須申報而自動獲得十足的保障。 - 每件物品的賠償總額: \$150,000或家居財物投保總額的10%，以較低者為準	\$750,000 至 \$1,500,000 (根據投保居所的建築總面積)
2 貴重物品 在家中的貴重物品如珠寶首飾及手錶等，均受到保障。 - 每件物品的賠償總額: \$15,000	\$500,000或 家居財物投保總額的三分之一， 以較低者為準
3 桌面電腦 保障你家中的桌面電腦因意外而導致遺失或損毀。 - 自負金額為\$500	\$15,000
「自負金額」 由水浸所引致的損毀: \$1,000或損失的10%，以較高者為準 樓宇建成超過25年之自負金額將作個別調整（以上自負金額僅供參考）	
免費額外保障	
1 維修期間引致損壞 保障你的家居財物在維修期間因意外引致的遺失或損毀。 - 工程費用最高限額: \$100,000	
2 臨時居所 保障因意外而導致受保居所損毀致不能居住，你可獲得另覓臨時居所的合理費用。 - 每天最高賠償額: \$1,500	\$90,000
3 建築師、測量師、工程師費用 保障在重整財物期間須僱用專業建築師、測量師及工程師的有關費用。 - 每次最高賠償額: 家居財物投保總額的5%	
4 投保金額自動還原 保障因意外引致的財物遺失或損毀獲得賠償後，家居財物投保金額即可自動還原。	
5 易碎物品 保障你家中的玻璃器皿、瓷器或其他易碎物品等因意外而導致遺失或損毀。 - 自負金額為\$500	\$5,000
6 信用咭保障 保障你的信用咭因失竊後，被盜用所簽下的賬項（親屬或同住的家庭成員盜用概不受保）。	\$10,000
7 家庭僱傭財物 保障你的家庭僱傭的私人財物一旦在家中損毀或遺失。 - 每件物品賠償總額: \$1,000	\$25,000 (每名家傭)
8 冰箱食物 保障因意外而導致冰箱內的食物變壞。 - 每次最高賠償額: \$5,000	
9 搬遷保障 保障你的家居財物在搬往新居所時遭遇遺失或損毀。保障範圍於香港以內，並須由專業的搬運公司負責。 - 每件或每套的最高限額: \$10,000	家居財物投保總額的100%
10 山泥傾瀉或地陷引致損壞 保障你的家居財物因山泥傾瀉或地陷引致的遺失或損毀。 - 自負金額為\$10,000或損失金額的10%（以較高者為準）	
11 門鎖替換 保障你遭盜竊或爆竊後需更換門鎖、鑰匙及破損窗戶的費用。	\$3,000
12 金錢保障 保障因受保意外導致存放家中的金錢損失。	\$2,500

安盛集團：經濟保障 世界翹楚

安盛集團（2010年）

- 全年總收入達910億歐元
- 管理資產總值達11,040億歐元
- 全球聘用214,000名僱員，竭誠為客戶提供所需的方案及最優質的服務
- 獲全球逾95,000,000位客戶信賴
 - 保障他們的財物（汽車、家居、器材）
 - 為他們的家人或僱員提供醫療及個人保險
 - 為他們管理個人或企業的財產
- 標準普爾評級：AA-

安盛保險有限公司

- 全港最大一般保險公司之一，尤以車險具領先地位
- 擁有逾170年亞洲經營經驗
- 聘用超過220名專業及訓練有素的僱員，竭誠為客戶提供所需的方案及最優質的服務
- 「卓越」保險系列專為個人及中小企業提供周全的保障

汽車系列

財物系列

消閒及旅遊系列

醫療系列

個人意外系列

綜合商業系列

責任系列

貨物水險系列

有意投保人士或欲進一步了解本保險計劃的內容，歡迎致電貴保險代理、經紀或致電向本公司查詢。

2523 3061

www.axa-insurance.com.hk

安盛保險有限公司
香港九龍九龍灣宏泰道23號21樓
電話：2523 3061 傳真：2810 0706

引領／新標準



免費額外保障		
13 人身意外保障 保障你或你的家庭成員因家中發生火災或居所被持械行劫而不幸意外死亡。 - 每位受保人 - 年齡18歲或以下及70歲或以上的家庭成員		\$50,000 \$25,000
14 保管或管理下的財物 保障你的家居財物因意外引致的損毀。 - 每件或每套的最高限額: \$10,000		\$50,000
15 災場清理費用 保障你的家居因意外發生後進行清理所需支付的費用。 - 每次最高賠償額: 核實費用的10%		
16 個人文件 保障你的個人文件如信用咭、護照、香港身份證及任何身份證明文件，因遺失而需繳付的補領費用。		\$1,500
17 短暫寄存 保障你的家居財物因進行清潔、修理或維修工程而需寄存在其他地方，期間因意外引致的遺失或損毀。 - 每件物品的賠償總額: \$10,000		\$50,000
18 24小時家居支援熱線服務 提供你及你的家庭成員的家居轉介服務，包括電器維修、水管維修、鎖匠開鎖、家中診症/牙科治療、保姆/家庭看護及滅蟲/家居清潔等。		
II) 第三者責任保障 保障你、同住的家人和家庭僱傭（為你從事家務工作時）在香港及世界各地，因個人責任疏忽，或因家居發生意外事故而導致第三者身體受傷或財物損毀。 保障並伸延至作為業主你，在受保物業的公共地方所須負的法律責任。 自負金額將適用於樓宇建成超過25年。		\$5,000,000
附加保障		
1 全球私人財物保障 保障你不論身處何地，一旦私人財物，包括貴重物品等，因意外遺失或受損，均可獲得賠償。 - 每件物品的賠償總額: \$5,000		\$30,000
2 樓宇結構「全險」保障 本計劃提供「全險」保障。若你的樓宇屬於按揭物業，保額仍為樓宇的「重建費用」，或尚欠的借貸餘款總金額。		

家居財物投保總額及保費表

（此保費由2004年8月1日生效，直至另行通知為止。）

投保居所 建築總面積 (平方呎)	家居財物 投保總額	「卓越」優居樂 每年保費	另選的 全球私人 財物保障 每年保費	另選的 樓宇結構 「全險」保障 每年保費
單層樓宇				
少於或 相等於 500	\$750,000	\$540	\$225	\$450
501-700	\$750,000	\$700	\$225	\$620
701-900	\$1,000,000	\$1,000	\$225	\$800
901-1,200	\$1,000,000	\$1,280	\$225	\$1,020
1,201-1,500	\$1,250,000	\$1,600	\$225	\$1,320
1,501-2,000	\$1,250,000	\$2,100	\$225	\$1,750
2,001-2,500	\$1,500,000	\$2,700	\$225	\$2,500
2,501-3,000	\$1,500,000	\$3,150	\$225	\$2,800
獨立洋房				
少於或 相等於 1,200	\$1,000,000	\$2,000	\$225	以保額 計算
1,201-3,000	\$1,500,000	\$4,500	\$225	

註：自負金額應用於某些保障範圍內。
若閣下居所面積超過3,000平方呎，本公司將作個別考慮。

額外15%保費折扣優惠

適用於選擇享用額外15%保費折扣優惠及同意保單附有「自負金額」，每次索償的額外自負金額為\$2,000。

一般不受保項目

本計劃的不受保項目包括：

- 不能受保的風險，包括正常使用所導致的損壞、刮損、腐蝕以及因機械或電力等故障而導致的失靈
- 隱形眼鏡、手提電話及個人手提電腦的遺失或損毀
- 用於商業或職業性的設備的遺失或損毀
- 運動進行中所遺失或損毀的運動用品或設備
- 居所空置超過30天而該損失由保單內的指定風險所引致
- 居所失竊所引致的損失但居所內部份地方用作作租用途
- 財物於無人看管的汽車內遭盜竊
- 財物遭居所內的住戶作惡意破壞或損毀
- 因戰爭、恐怖分子活動或同類的行動及政府法令而導致的損失或破壞
- 因污染而導致的損失或破壞
- 因資訊科技風險所引致的損失或破壞

註：所有金額均以港元計算。
一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。
本中文簡譯，概以英文原文為準

SHP-B-0911



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Insuright Insurance Brokers Ltd

投保書 Proposal Form

「卓越」優居樂 SmartHome Optimum

請以英文正楷填寫，並在適當的空格內填上 ☒ Please fill in this form in English block letters and tick the boxes where appropriate ☒

* 必須填寫項目 Mandatory fields

投保人資料 PROPOSER DETAILS

投保人姓名 - 姓* Name of Proposer - Surname		名* Given Name		性別* Sex
香港身份證號碼* HKID Card No	出生日期 (日/月/年)* Date of Birth (dd/mm/yyyy)	婚姻狀況 Marital Status ☐ 單身 Single ☐ 已婚 Married	職業* Occupation	工作性質 Job Nature
聯名人仕姓名 (如適用)* Name of Joint Member (if applicable)				聯名人仕香港身份證號碼* HKID Card No of Joint Member
通訊地址* Correspondence Address				☐ 香港 HK ☐ 九龍 KLN ☐ 新界 NT
聯絡電話 (請填寫最少一項) Contact No (Please fill in at least one)*			電郵地址 Email	
手提電話 Mobile No	公司電話 Office Tel	住宅電話 Home Tel		

保險期限 PERIOD OF INSURANCE

本保單由 Policy to commence on	日 DD / 月 MM / 年 YY	起一年內有效 for one year	此保單所提供的保障，必須在本公司確定接納投保後，及收妥保費後，才能正式生效。 The liability of the Company does not commence until this proposal has been accepted by the Company and the premium is received.
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投保居所資料 HOME DETAILS

投保居所地址 (請填妥，如與通訊地址不同) Address of home to be insured (Please complete if different from correspondence address)	建築總面積 (平方呎) Gross Floor Area (sq feet)
	☐ ≤ 500 ☐ 1,501-2,000
	☐ 501-700 ☐ 2,001-2,500
	☐ 701-900 ☐ 2,501-3,000
	☐ 901-1,200 ☐ > 3,000 (請註明Please specify)
	☐ 1,201-1,500
樓宇類別 Type of Building	☐ 單層樓宇 Flat/Apartment
	☐ 獨立洋房 House
投保人居所的用途 Home to be insured for	☐ 自住 Self-occupied
	☐ 出租 Rental
	☐ 租用 Tenant
閣下是否需要為每件價值超過投保總額10%的家居財物投保? # Do you require insurance for any single household item with a value exceeding 10% of your home contents sum insured?	是 Yes ☐ 否 No ☐
若選擇「是」，請註明並列下該財物、價值等。 If "Yes", please specify and list item(s) with their values †	

閣下是否需要為家中每件價值超過\$15,000的貴重物品投保? # Do you require insurance for any single valuable item at home with a value exceeding \$15,000?	是 Yes ☐ 否 No ☐
若選擇「是」，請註明並列下該財物、價值等。(注意：請附上有關證明，如收據、評估單或照片等) † If "Yes", please specify and list item(s) with their values (Notes: please attach proof such as receipt, valuation or picture)	

自選全球私人財物保障 OPTIONAL WORLDWIDE PERSONAL BELONGINGS

選擇全球私人財物保障? (若選擇「否」，請續填自選樓宇結構「全險」保障欄) Take Worldwide Personal Belongings Insurance section? (If "No", please proceed to "Optional Building Insurance - All Risk")	是 Yes ☐ 否 No ☐
閣下是否需要為每件價值超過\$5,000的貴重物品投保? # Do you require insurance for any single valuable item with a value exceeding \$5,000?	☐ ☐
若選擇「是」，請註明並列下該財物、價值等。(注意：請附上有關證明，如收據、評估單或照片等) † If "Yes", please specify and list item(s) with their values (Notes: please attach proof such as receipt, valuation or picture)	

† 若空位不敷應用，請另加紙張填寫。Should there be insufficient space, please continue on a separate sheet.

本公司將會收取適當的額外保費。An additional premium will be charged by us as appropriate.

自選樓宇結構「全險」保障 OPTIONAL BUILDING INSURANCE - ALL RISKS

選擇樓宇結構「全險」保障？（若選擇「否」，請續填額外保費折扣優惠欄）

Take Building Insurance section? (If "No", please proceed to "Flexi Premium Discount")

是 Yes

☐

否 No

☐

你的樓宇是否已做按揭？

Is your property mortgaged?

☐☐

若選擇「是」，請註明：按揭公司或銀行名稱

If "Yes", please specify: Name of Mortgagee/Bank

借貸餘額

Outstanding Loan Amount \$

註：保單正本及副本，連同保費的正式收據，將稍後一併寄上，以便閣下送交按揭公司或銀行。

NB: The original and extra copy of the policy, plus the payment receipt, will be sent to you for forwarding to your mortgagee/bank.

額外保費折扣優惠 FLEXI PREMIUM DISCOUNT

☐ 本人選擇享用額外的15%保費折扣優惠，以及同意本人的保單附有額外自負金額為每次索償的\$2,000。

I would like to enjoy an extra 15% Flexi Premium Discount and agree to a voluntary additional excess of \$2,000 for each claim.

保險有關資料 INSURANCE INFORMATION

1 過去3年內，閣下是否曾遭保險公司拒絕受理投保、續保、取消保單或要求特別條件始允承保？

是 Yes

☐

否 No

☐

During the past 3 years, have you ever had any home insurance been cancelled, declined, refused to renew or imposed special terms by other insurance companies?

2 過去3年內，不論已投保與否，閣下是否有蒙受任何與現申請保障有關之損失？

☐☐

During the past 3 years, have you sustained any loss, whether insured or otherwise, in connection with the insurance cover for which you are requesting?

如以上任何問題答「是」，請列明詳細資料。

If the answer to any of the above questions is "Yes", please provide full details.

投保人聲明 DECLARATION

請細閱下列各項條文及投保人須知，然後在指定空位內簽署。本人聲明

Please read the following statements and Important Notes to Proposer carefully and sign in the space provided. I declare that

■ 本人的居所包括屋頂全用磚石或三合土建成。

The dwelling is also built of brick or concrete and roofed with concrete.

■ 本人的居所絕無任何部份低於地面。

No part of the dwelling is below ground floor level.

■ 就本人/吾等知悉範圍內，此投保書上填報的一切資料，均屬確實完整。本人已填報一切重要的有關資料，絕無隱瞞或保留，並同意將本投保書和聲明作為與安盛保險有限公司和本人所訂合約的根據，並以保單各條款為準則。

The statement, and particulars given in this proposal are, to the best of my/our knowledge and belief, true and complete. I have not withheld any material information and accept that this proposal and declaration shall be the basis of, and be incorporated in, the contract between AXA General Insurance Hong Kong Limited and myself.

投保人簽署 Proposer's Signature
(請勿於空白投保書上簽署 Do **not** sign a blank form)

日期 Date
(日/月/年 dd/mm/yyyy)

付款方式 PAYMENT METHOD

本人選擇以下列方式繳交保費港幣

I wish to pay my premium HK\$

元正

by

☐ 支票 抬頭請填「安盛保險有限公司」Cheque payable to **AXA General Insurance Hong Kong Limited**

☐ VISA 咭

☐ 萬事達咭 MasterCard

月mm

年yyyy

信用咭號碼 Credit Card No

信用咭有效期至 Credit Card Expiry Date

持卡人姓名 Cardholder's Name

本人授權安盛保險有限公司從本人上述的信用咭賬戶支取有關保險保單的保費。

I hereby authorize AXA General Insurance Hong Kong Limited to charge my above credit card for the insurance premiums of this insurance policy.

持卡人簽署 Cardholder's Signature

日期 (日/月/年) Date (dd/mm/yyyy)

投保人須知 Important Notes to Proposer

1 閣下必須在其知悉範圍內提供所有有關會影響保險公司於接納或釐定此保單條文的資料，如對應透露的資料有任何疑問，請即向本公司或閣下的保險代理/經紀查詢。我們建議閣下將有關的資料作記錄(包括信件副本)，以備日後作參考之用。為確保閣下的利益，閣下應如實呈報所有有關資料，否則此保單將可能無法提供閣下所需的保障，甚至可能會導致此保單無效。

Any other facts known to you which are likely to affect acceptance or assessment of the insurance cover you are requesting must be disclosed. Should you have any doubt about what you should disclose, do not hesitate to ask us or your insurance agent/broker. We recommend you keep a record (including copies of letters) for your future reference of any additional information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide you with the cover you require and may even invalidate the policy altogether.

2 收集個人資料聲明

閣下提供的資料，為本公司提供保險業務所需，並可能使用於下列目的：

■ 任何有關保險或財務有關的產品或服務，或該等產品或服務的任何更改、變更、取消或續期；

■ 任何索償、或該等索償的調查或分析；及

■ 行使任何代位權

及可能移轉予

■ 任何有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的中介人或索償或調查或其他服務提供者，以達到任何上述或有關目的；

■ 現存或不時成立的任何保險公司的協會或聯會或類同組織（「聯會」），以達到任何上述或有關目的，或以便「聯會」執行其監管職能，或其他基於保險業或任何「聯會」會員的利益而不時在合理要求下賦予「聯會」的職能；及

■ 或透過「聯會」移轉予任何「聯會」的會員，以達到任何上述或有關目的。

此外，在此授權安盛保險有限公司由「聯會」從保險業內收集的資料中查閱及/或核對閣下任何資料。

閣下有權查閱及要求更正由安盛保險有限公司持有有關閣下的個人資料，如有需要，可向本公司的個人資料(私隱)條例監察主任提出。

Personal Information Collection Statement

The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of

■ any insurance or financial related product or service or any alterations, variations, cancellation or renewal of such product or service;

■ any claim or investigation or analysis of such claim; and

■ exercising any right of subrogation

and may be transferred to

■ any related company or any other company 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 for any of the above or related purposes;

■ 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; and

■ any members of the "Federation" by the "Federation" for any of the above or related purposes.

Moreover, AXA General Insurance Hong Kong Limited is hereby authorized to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry.

You have the right to obtain access to and to request correction of any personal information concerning yourself held by our Company. Requests for such access can be made to our Personal Data (Privacy) Ordinance Compliance Officer.

3 本公司致力發展及改良產品的質素，務求滿足閣下個人保險上的需要。作為本公司的寶貴客戶，我們會時刻為閣下提供新產品及服務的最新消息。倘若閣下日後不希望收到此等資料，請來信通知本公司。

Our Company is committed to developing products to meet your personal insurance requirements. As you are a valued customer of our Company, we will keep you informed of new products and services when they become available. If you do not want to receive this information either now or in the future, please write and tell us.

「註：本中文簡譯，概以英文原文為準」