



Directors' & Officers' Management Liability Insurance (For Small and Medium Enterprises)

董事及高級管理人員責任保險 (中小型企業專用)

Protection for senior executives against liability risks
為公司要員提供所需責任保障



Directors' & Officers' Management Liability Insurance

The role of company director or officer is becoming increasingly challenging due to rising corporate pressures, increased litigation and increasingly stringent regulatory requirements. Directors and officers today also face higher levels of personal responsibility. QBE Hong Kong's Directors' and Officers' Management Liability Insurance will protect you against the financial burden of litigation, potential damage to your reputation and even the loss of personal assets. Our product will ensure you have access to specialised and quality legal representation to effectively safeguard your interests. This cover protects company directors and officers against liability for a wrongful act or omission committed in their capacity as company directors or officers, including but not limited to:

- negligence;
- wrongful misrepresentation;
- breach of trust; and
- breach of fiduciary duty or breach of warranty or authority.

Feature Benefits

- Wide definition of Insured persons, which includes past, present and future directors (including de facto, alternate or shadow directors), officers, secretary, and employees in a managerial or supervisory capacity.
- Legal representatives, estate, heirs, the lawful spouse, and domestic partner are covered in the event that they are named in a claim that results from the directors' and officers' wrongful act.
- Advance payment of defence costs using "pay on behalf" language.
- Employment-related matters: cover is provided for claims that are related to employment matters, such as unfair dismissal, deprivation of career opportunity, discrimination, and sexual harassment.
- Wide definition of wrongful acts, including but not limited to breach of duty or trust, defamation, misstatements, and misrepresentation.
- Official investigations and enquiries: cover is provided for the costs of legal representation for the insured person's legally compellable attendance at any official investigation, examination or enquiry into the affairs of the company, without the need for a wrongful act allegation. This cover is sub-limited to HK\$250,000.
- Pollution cover is provided for defence costs, sub-limited to HK\$250,000.
- Professional Services Exclusion does not apply to the failure to supervise any employee of the company.
- Retention: if the company does not indemnify the directors and officers when it is not prevented from doing so, QBE Hong Kong will indemnify the full loss arising from the claim and recover the retention from the company. In the event that the company is placed in liquidation, no retention applies.
- Appointment of lawyers: the Insured person or company may appoint their own lawyers, subject to mutual agreement from QBE Hong Kong.
- Notification of circumstances: when circumstances have been notified during a period of insurance, any claims that arise out of such circumstances would be deemed to have been made during that period of insurance, even though the company might no longer possess a Directors' and Officers' Management Liability Insurance policy now.

Policy Coverage

- Civil proceedings brought against past, present and future company directors and / or officers for wrongful acts committed by them in the course of their duties. Coverage is also provided for employees in a managerial or supervisory capacity.
- Covers costs for legally compellable attendance at any official investigations, examination or enquiry into the affairs of the company.
- Employee actions - actions brought by fellow directors, officers or employees alleging employment practice errors such as unfair dismissal, unlawful discrimination or sexual harassment.
- Covers defence costs and expenses, compensatory damages awarded by the court, out-of-court settlements, and the costs of appointing legal expertise.
- Provides advance payment of defence costs and expenses before settlement of the claim.

Who May Claim?

- **Shareholders** - Individual shareholders may bring personal action against individual company directors as a result of wrongful act or omission.
- **Employees** - For employment related matters such as unfair dismissal, unlawful discrimination or sexual harassment.
- **Regulatory Authorities** - Investigation, inquiry or prosecution by regulatory bodies such as the Companies Registry or the Inland Revenue Department.
- **Customers** - For misrepresentations made in advertising material or deceptive trade practices.
- **Competitors** - For defamation or misleading advertising that unfairly compares the company's product to that of the competitors.
- **Business Partners** - Conflict between business partners may lead to claims against company directors and officers.

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

公司董事和高級管理人員的角色越趨富有挑戰性，因為責任加重、訴訟的壓力，日趨嚴格的監管要求，加上公司董事和高級管理人員須為不當行為或疏忽，承擔個人責任和作出賠償。涉及公司董事及高級管理人員的訴訟往往程序繁複和昂貴，因此，你作為公司董事或高級管理人員必須從最有效的途徑去得到專業法律顧問的協助，以保障個人權益。昆士蘭保險香港「董事及高級管理人員責任保險」正好協助你減輕因訴訟、名譽損害和個人資產損失而引致的沉重精神負擔和高昂的訴訟費用及賠償。本計劃保障公司董事及高級管理人員在履行職責期間所作出的不當行為或疏忽而引起的法律責任，包括：

- 履行職務疏忽；
- 違反誠信；
- 虛假或誤導陳述；
- 違反信託責任或違反保證或權限。

保障特點

- 受保人的定義廣泛，包括過去、現在和未來的董事（包括執行、候補或影子董事）、高級管理人員、秘書及擔任管理或監督職責的僱員。
- 法律代表、遺產、繼承人、合法配偶和同居夥伴因董事及高級管理人員的不當行為或疏忽而遭到索償，均受保障。
- 以「代支」方式預先支付抗辯費用。
- 聘僱有關的糾紛：保障因聘僱方面導致的索償，如無理解僱、剝奪晉升機會、歧視及性騷擾。
- 不當行為的定義廣泛，包括但不限於違反誠信 / 信託責任、誹謗、虛假及失實陳述。
- 官方調查及查詢：保障受保人因須強制出席關於公司事務的官方調查或查詢所引致的法律代表費用，該等調查或查詢毋須因為不當行為指控所引致。此保障最高限額為250,000港元。
- 保障因污染事宜而支付的抗辯費用，最高限額為250,000港元。
- 專業服務不保條款不適用於公司對員工的不當監管。
- 自負額：若公司在可能的情況下亦未有賠償予董事及高級管理人員，本公司會賠償全部因索償引致的損失及向公司追討自負額。若公司清盤，自負額則不適用。
- 委任律師：受保人或公司可自行委任律師，但須與本公司達成協議。
- 事故通知：若受保人在保單生效期間已向本公司詳細呈報某一事故，將來因該事故引起的索償將被視為已在該保單生效期間提出，不論受保人遭到索償時是否仍然持有有效的董事及高級管理人員責任保險保單。

保單覆蓋範圍

- 過去、現在及未來的公司董事及 / 或高級管理人員於履行職責期間所作出的不當行為而引起的索償。擔任管理或監督職責的僱員亦同樣受保。
- 強制出席任何涉及公司事務的官方調查或查詢的法律代表費用。
- 聘僱方面的紛爭—由董事、高級管理人員或擔任管理或監督職責的僱員作出與聘僱相關的指控，如無理解僱、歧視或性騷擾。
- 保障法律抗辯費用，獲法院裁決的補償性賠償、庭外和解和委任法律專業人員的費用。
- 提供訴訟裁決前預先支付的抗辯費用。

誰可能索償？

- 股東—就公司董事的不當行為或疏忽作出訴訟。
- 僱員—與聘僱相關的事項，如無理解僱、歧視或性騷擾。
- 監管機構—如公司註冊處或稅務局作出的調查、查詢或起訴。
- 客戶—針對失實陳述的廣告內容或欺詐的交易行為。
- 競爭對手—對於以比較同類產品而作出的誹謗或誤導性廣告。
- 商業合作夥伴—與合作夥伴發生糾紛而導致對方公司向己方公司董事及高級管理人員作出的索償。

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。

Directors' & Officers' Management Liability Insurance Proposal Form (For Small and Medium Enterprises)

董事及高級管理人員責任保險投保書 (中小型企業專用)



Please complete in BLOCK LETTERS and tick the appropriate box. 請以英文正楷填寫及於適當位置加上✓號。

Applicant Details 申請人資料

Name of Company (Hereinafter referred to as "Company" in this Proposal and in the Policy)
公司名稱(在本投保書及保單內簡稱「貴公司」)

Principal Address
主要通訊地址

Business Registration no.
商業登記號碼

Contact no.
聯絡電話

Email Address (if any)
電郵地址(如有)

Please declare the following: (please "✓" the appropriate box) 請作出以下聲明：(請在適當格子填上"✓")
The Company (including all subsidiaries) 本公司(包括屬下所有分公司)：

- Is the total annual turnover less than HK\$100,000,000.
全年總營業額少於100,000,000港元。 True 是 False 否
- Is incorporated in Hong Kong / Cayman Island / British Virgin Island or Bermuda.
是在香港 / 開曼群島 / 英屬維京群島或百慕達成立。 True 是 False 否
- Has no assets or operations in nor revenue derived from the USA or Canada.
於美國或加拿大沒有資產或業務，亦沒有於該地賺取收入。 True 是 False 否
- Does not have securities (including shares and debt) listed on any stock Exchange.
沒有證券(包括股票及債券)在任一個股票交易所上市。 True 是 False 否
- The auditor did not express a qualified opinion on the latest consolidated audited financial statements and total gross tangible assets exceed total liabilities.
就最新經核數後的綜合財務報表，核數師沒有對賬目表達有保留意見，而總資產值亦超過總負債值。 True 是 False 否
- Has no previous or pending investigations, claims or circumstances made against any director, officer, company or subsidiary.
任何董事、高級管理人員、公司或分公司皆沒有曾被或正待調查、索償或遭遇有可能對其索償的事件。 True 是 False 否
- Is not involved in information technology, pharmaceutical services, biotechnology, telecommunications, software development, financial services (including venture capital and private equity) or property development.
業務並不涉及資訊科技、中西藥業務、生物科技、電訊、軟件開發、金融服務(包括創業資本及私募基金)或物業發展。 True 是 False 否
- Has continuously been in business for the past 24 months.
在過去24個月連續經營業務。 True 是 False 否

If the answer is 'True' to all the questions above, please proceed to select the limit of liability to be purchased based on the total consolidated assets of the Company.

若上述答案均為「是」，請在下列之保費表按 貴公司資產總值選擇所需投保之責任保險限額。

If the answer is 'False' to any of the questions above, please proceed with standard Proposal Form that can be obtained from your insurance agent / broker.

若上述其中一題的答案為「否」，請向 貴公司之保險代理 / 經紀索取並填寫另一份詳細投保書。

If the answer is 'False' to any of the questions above, or require a limit of liability more than HK\$30 million or your company has total consolidated assets more than HK\$100 million please seek advice from your insurance agent / broker.

若貴公司在上述的問題中回答「否」；或需要投保之責任限額超過30,000,000港元或貴公司所持綜合資產總值超過100,000,000港元，請向貴公司之保險代理 / 經紀查詢。

Premium Table (HK\$) 保費表 (港元)

Limit of Liability* 責任保險限額*	Total consolidated assets of Company (including all subsidiaries) 公司資產總值(包括分公司)				
	Less than 少於 5,000,000	5,000,000 - 10,000,000	10,000,001 - 25,000,000	25,000,001 - 50,000,000	50,000,001 - 100,000,000
Annual Premium Payable 一年所需繳付之保費					
2,000,000	<input type="checkbox"/> 5,000	<input type="checkbox"/> 5,000	<input type="checkbox"/> 6,500	<input type="checkbox"/> 7,000	<input type="checkbox"/> 8,000
5,000,000	<input type="checkbox"/> 7,000	<input type="checkbox"/> 7,000	<input type="checkbox"/> 7,500	<input type="checkbox"/> 8,500	<input type="checkbox"/> 9,500
10,000,000	<input type="checkbox"/> 10,000	<input type="checkbox"/> 10,000	<input type="checkbox"/> 10,500	<input type="checkbox"/> 11,500	<input type="checkbox"/> 12,500
15,000,000	N.A. 不適用	<input type="checkbox"/> 12,000	<input type="checkbox"/> 13,000	<input type="checkbox"/> 14,500	<input type="checkbox"/> 16,500
20,000,000	N.A. 不適用	N.A. 不適用	<input type="checkbox"/> 16,000	<input type="checkbox"/> 17,500	<input type="checkbox"/> 19,500
30,000,000	N.A. 不適用	N.A. 不適用	N.A. 不適用	<input type="checkbox"/> 19,500	<input type="checkbox"/> 22,000

* Maximum limit of each and every claim and in the aggregate inclusive of costs and expenses.

每宗索償之最高及此保單之合計總賠償額，包括費用及支出。

- HK\$20,000 deductible is applicable to each and every claim inclusive of costs and expenses.

20,000港元自負額適用於每宗索償，包括費用及支出。

For Office Use Only 本公司專用

Account No. 賬戶號碼 _____

Policy No. 保單號碼 _____

Declaration and Signature 聲明及簽署

I / We, the undersigned authorised Insured Person or Company, after enquiry declare as follows:
本人 / 吾等即下面簽署獲授權之投保人或投保公司經全面垂詢及查核後，作出以下聲明：

- (a) I am / We are authorised by each of the other Applicants to make this Proposal.
本人 / 吾等獲申請人授權作出本投保申請。
- (b) I / We have read this Proposal and the accompanying documents and acknowledge the contents of same to be true and complete.
本人 / 吾等已詳閱本投保書及夾附的有關文件，並承諾本投保內容全部真實及完整。
- (c) I / We understand that, up until a contract of insurance is entered into, I am / we are under a continuing obligation to immediately inform QBE Hong Kong of any change in the particulars or statements contained in this Proposal or in accompanying documents.
本人 / 吾等明白當此保單生效後，本人 / 吾等即有義務因投保書或夾附的文件內所包含的資料有所更改時，立即通知昆士蘭聯保保險有限公司。
- (d) 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。

Although the signing of this Proposal does not bind in the Applicants to effect insurance, the Applicants acknowledge that the particular and settlements contained in this Proposal and in the accompanying documents shall be the basis of the contract should a Policy be issued, and further, the Applicants acknowledge that the Proposal and the accompanying documents will be incorporated in the Policy. 雖然簽署本投保書不能約束申請人令保險生效，但申請人同意，於保單簽發時，在本投保書及所夾附文件上的資料將作為保單之根本依據，並將視為保單之一部份。

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。

Name of Chairman / Chief Executive Director / Managing Director /
Chief Executive Officer / Chief Financial Officer
公司主席 / 首席執行董事 / 常務董事 / 行政總裁 / 財務總監姓名
(Please delete where appropriate 請刪除不適用者)

Signature
簽署

Date
日期

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, cancellations 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 or 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 officers 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

士多蘭保險有限公司(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和醫療紀錄,以及閣下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(法定)

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. 閣下保單保費的調查、分析、處理及賠償;
5. 保單通知、保費催繳及賠款;
6. 行使有關保單權利之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、執法機構及法庭諮詢的要求;
8. 從事研究、保險調查及開發產品和設計之分析及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構成的統計或精算研究;
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;
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、電話、電郵、付郵、傳真、傳真、研究、分析、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)、數據處理或統計或有關服務的第三方服務供應商(不論是否本集團的一部分)或任何其他從事保險及再保險業務有關的人士、或中介人、或提供索償或調查或其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聯會或類同組織(「聯會」),以達到任何上述或相關的用途,或以便聯會執行其監管職務,或其他基於保險業之任何聯會會員的利益而不在本會列表內之下列聯會組織:
- 丙. 透過聯會提供予任何聯會的會員,以達到任何上述(乙)中提到的直接或相關的用途;
- 丁. 政府機構、監管機構或任何其他本公司或本集團內部的任何公司根據任何適用的法律或法規必須或已獲同意向其披露有關資料的機構;
- 戊. 執法機構;
- 己. 認可執業師;
- 庚. 本集團內已承諾將資料保密的其他附帶目的。

上列各用途於海外,包括澳洲及菲律賓。這些澳洲及菲律賓個人資料的轉移不一定與香港的有關法律相同,亦不一定能達到閣下的目的,即閣下的個人資料可能得不到相等或接近於香港法律的保障。然而,本公司將閣下的個人資料轉給服務供應商或轉到海外,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,並遵守相關的隱私和個人資料保護法律。

一旦本公司、本集團內部的任何公司、或本集團的總部或實地的全部資產被有關的第三方收購,閣下的個人資料可能會成為被轉讓的資料之一。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,或完成有關交易及促使被收購的企業可持續經營。

閣下有關轉讓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式),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。

本公司可確保閣下個人資料的安全和保密,資料的保留時間亦不會超過實際所需。

直接直銷推廣產品及服務

為提供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)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、家庭及育程度(「市場推廣用途的個人資料」),作本公司產品及服務的直接接觸,包括但不限於公司的保險、銀行及金融服務、公積金計劃及一般保險產品。本公司在未經到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服務、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。本公司在未經到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

閣下有權查閱本公司就閣下資料的政策和實踐,並有權要求查閱及更正由本公司持有的有關閣下的個人資料。閣下閣下的個人資料需支付行政費用。有關查閱或更正的要求,或有關閣下個人資料用途直接市場推廣的資料,或如閣下有更多有關本公司的個人資料政策和實踐,可致函香港灣仔皇后大道中979號太古坊香港士多蘭保險有限公司,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

Company Profile 公司簡介

QBE Hongkong & Shanghai Insurance 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 a general insurance and reinsurance company with operations in key insurance markets. Listed on the Australian Securities Exchange, QBE Insurance Group is headquartered in Sydney and employs more than 12,000 people in 31 countries and territories.

昆士蘭聯保保險有限公司（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，屬昆士蘭保險集團之成員公司。

昆士蘭保險集團為一般保險及再保險公司，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31個國家及地區有超過12,000名員工。



QBE Hongkong & Shanghai Insurance Ltd.

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