

Health Protector Plus

「宜康保」住院醫療保險

Extra medical protection for you and your family
為你和家人提供額外綜合醫療保障



Health Protector Plus

In addition to rising medical costs, there are other financial burdens that can result from hospitalization. Consequently, it is important to have enough medical insurance to cover ALL the expenses if you or an immediate family member ends up in the hospital. QBE Hong Kong's Health Protector Plus Insurance will protect you and your family as well as your wealth. Through one simple lump-sum benefit, this plan is tailor-made to help you and your family overcome expensive and complicated hospital charges.

Features

Annual Hospitalization Benefits up to HK\$1 Million

The plan covers a wide range of hospitalization benefits including daily room and board, intensive care unit costs, surgeon's fees, anaesthetist's fees, and hospital charges up to a maximum of HK\$1 million per policy year.

Flexible Surgical Benefits

Surgical benefits are payable within the maximum limit of your plan. Coverage for surgeon's fees, anaesthetist's fees and operation theatre fees is highly flexible to ease your hassles to check the surgical benefit scales.

24-Hour Worldwide Emergency Assistance Services*

Anywhere and anytime you need emergency assistance while traveling overseas, you can call our 24-Hour Worldwide Emergency Assistance Services Hotline and obtain any or all of the following services:

- Emergency medical repatriation and evacuation
- Medical advice from a doctor over the phone
- Hospital admission guarantee arrangement up to HK\$39,000
- Return of mortal remains in case of death
- Referral services for legal advice and an interpreter
- Compassionate visit arrangement for a friend or relative, or children's escort in case you are hospitalised for seven consecutive days

* 24-Hour Worldwide Emergency Assistance Services are rendered by appointed service provider subject to a maximum limit of HK\$7.8 million.

Optional Covers to Maximise Protection

With a small additional premium, protection can also be extended to the following optional covers:

- Organ transplantation
- Cancer treatment or kidney dialysis
- Home nursing
- Post-hospitalization treatment

Eligibility

- You must be a legal resident of the HKSAR, aged between 18 and 64 on the first registration, with renewal age up to 70 years old.
- You may also apply to cover with your lawfully married spouse aged between 18 and 64; and your unmarried child(ren) aged between 15 days and 17 years old or aged below 23 if he or she is a full-time student at a school, college or university.

Main Exclusions

Major exclusions under the plan are summarised as follows:

- Pre-existing conditions or treatment for congenital abnormalities;
- Pregnancy, childbirth, birth control, and treatment for infertility;
- Endometriosis, haemorrhoids, hypertension, cardio-vascular diseases, all internal tumours / cysts / nodules / polyps of any kind, breast lumps or cataracts during the first year of cover;
- Treatment within 31 days, unless caused by injury occurred after effective date of cover;
- Cosmetic or plastic surgery, unless necessitated by injury;
- Routine health checks, convalescence or rest care, dental treatment (unless necessitated by injury);
- Experimental medical treatment, alternative medicine/care;
- Drug addiction, alcoholism, suicide or attempted suicide, self-inflicted injury;
- Sexually transmitted diseases, AIDS or HIV-related conditions; and
- Organ transplantation, treatment of cancer or renal failure unless optional covers are purchased.

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

醫療費用不斷上漲，若你或你的家人一旦不幸入院，醫療費用可能會加重你的財政負擔。因此，你要確保你的醫療保險能足以應付醫療開支，即使你或家人不幸需入院治療，也可從容應付。昆士蘭保險香港助你防患未然，提供「宜康保」住院醫療保險，以綜合保障方式為你和你的家人應付昂貴而繁複的住院醫療費用，讓你健康與財富兩者兼得，倍感安心。

計劃特點

全年住院保障高達 100 萬港元

本計劃提供全面的醫療保障，包括病房及膳食、深切治療病房、手術、麻醉師及醫院雜項等費用。全年保障總額高達 100 萬港元。

手術保障靈活 免分類賠償

投保人可按所選的計劃獲得更具彈性的手術、麻醉師及手術室費用等的綜合保障金額，毋須按手術表限定的分類賠償，免卻煩惱。

24小時全球緊急援助服務*

若身處外地時需要緊急援助，可致電昆士蘭香港的24小時全球緊急援助熱線，便可獲得以下支援服務：

- 緊急醫療護送
- 醫生電話醫療諮詢
- 入院按金保證高達39,000港元
- 遺體運送回港
- 法律翻譯轉介及其他諮詢服務
- 如須連續住院七天，可安排一位親友探訪及護送子女回港

*「24小時全球緊急援助服務」由指定服務商提供，其總額高達 780 萬港元。

自選保障 覆蓋更全面

只需相宜的附加保費，你便可享有下列之額外醫療保障：

- 器官移植
- 癌病治療或洗腎
- 家庭看護
- 出院後治療

投保資格

- 初次投保年齡必須為 18 至 64 歲的香港居民，可續保至 70 歲。
- 你亦可與你的家庭成員一起投保，包括年齡介乎 18 至 64 歲的合法配偶；出生超過 14 天至 17 歲或未滿 23 歲並現正接受全日制中學或大學教育的未婚子女。

主要不保事項

本保險計劃之主要不保事項包括：

- 保單生效前已存在的疾病或先天性疾病或異常；
- 懷孕、分娩、節育及醫治不育；
- 保單生效後第一年內的子宮內膜移位、痔瘡、高血壓、心血管疾病、所有體內的腫瘤 / 囊腫 / 小結 / 息肉、乳房硬塊或白內障之疾病；
- 保單生效後三十一日內的治療（意外引發者除外）；
- 非因意外後需要而進行的美容及整容手術；
- 例行身體檢查、休養或療養，牙科檢查（意外引發者除外）；
- 實驗性醫學治療、其他（另類）藥品 / 治療；
- 吸毒、酗酒、自殺或企圖自殺、自殘傷害；
- 經性接觸傳染的疾病、愛滋病或人類免疫力缺乏病毒及其併發症；
- 器官移植、癌症或腎衰竭治療等（如已購買「自選保障」除外）。

Benefits Schedule

保障範圍一覽表

BASIC COVER - HOSPITALIZATION BENEFITS

基本保障 — 住院保障

MAXIMUM ANNUAL LIMIT¹ (HK\$)

全年最高保障額¹ (港元)

Room and Board (Semi-Private Room) ² 病房及膳食 (半私家房) ²	1,000,000
Hospital Special Services 醫院雜項	
In-Hospital Doctor's Visit 主診醫生	
In-Hospital Specialist's Consultation 住院專科醫生	
In-Hospital Physiotherapy and Special Nursing 住院物理治療及特別護理	
Advanced Diagnostic Imaging 超聲波掃描	
Surgeon's Fees 手術費用	
Anaesthetist's Fees 麻醉師費用	
Operating Theatre Fees 手術室費用	
Intensive Care 深切治療	
Prescription Drugs 處方藥物	
Parent Accommodation 父母陪房	

1 All above expenses incurred outside Hong Kong Special Administrative Region is subject to a maximum annual limit of HK\$500,000 for all benefits. 以上所有開支如於香港特別行政區以外支付，則全年的最高保障額為500,000港元。

2 The benefits are based on the Insured is staying at semi-private room during hospital confinement. Adjustment factor applies to all benefits if daily room and board charges exceed semi-private room charge. 保障額以半私家病房收費為標準，若病房及膳食費用超越此標準，所有保障項目將以調整基數作出調整。

OPTIONAL COVER

自選保障

MAXIMUM LIMIT (HK\$)

最高保障額 (港元)

Organ Transplantation 器官移植	500,000 per annum (每年)
Cancer Treatment or Kidney Dialysis 癌病治療或洗腎	200,000 per annum (每年)
Home Nursing (max 90 days) 家庭看護 (最多90日)	1,000 per day (每日)
Post-hospitalization Treatment (within 8 weeks) 出院後治療 (8星期內)	500 per day (每日)

Remarks: All benefits payable under the Policy including optional cover, if applicable, is subject to an annual aggregate of HK\$1 million. 注意：本保單之所有保障，包括額外醫療保障(如適用)，以全年總額100萬港元為上限。

Annual Premium Table 全年保費表 (HK\$港元)

DEDUCTIBLE 自負金額	10,000		20,000		45,000	
BASIC COVER 基本保障						
Age 年齡	Female 女性	Male 男性	Female 女性	Male 男性	Female 女性	Male 男性
15 days 日 - 5	2,916	2,797	2,480	2,379	2,044	1,961
6 - 17	2,246	2,154	1,910	1,832	1,575	1,511
18 - 25	2,701	2,673	2,297	2,274	1,894	1,874
26 - 35	3,331	3,000	2,833	2,552	2,335	2,103
36 - 45	4,196	3,777	3,568	3,212	2,940	2,647
46 - 55	6,510	5,861	5,535	4,984	4,560	4,106
56 - 64	10,148	9,136	8,628	7,767	7,107	6,398
65 - 70 ³	12,177	10,958	10,352	9,316	8,527	7,674
BASIC + OPTIONAL COVER 基本 + 自選保障						
Age 年齡	Female 女性	Male 男性	Female 女性	Male 男性	Female 女性	Male 男性
15 days 日 - 5	3,791	3,636	3,224	3,092	2,658	2,549
6 - 17	2,919	2,800	2,483	2,382	2,047	1,964
18 - 25	3,511	3,475	2,987	2,956	2,462	2,437
26 - 35	4,331	3,900	3,683	3,317	3,035	2,734
36 - 45	5,455	4,911	4,639	4,176	3,822	3,441
46 - 55	8,463	7,620	7,195	6,479	5,928	5,338
56 - 64	13,193	11,877	11,216	10,098	9,239	8,318
65 - 70 ³	15,830	14,245	13,458	12,111	11,085	9,976

³ Applicable to renewal clients only.
只適用於續保客戶。

Health Protector Plus Proposal Form

「宜康保」住院醫療保險投保書



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 Applicant 申請人姓名	<input type="text"/>	Occupation / Profession 職業	<input type="text"/>		
Marital Status 婚姻狀況	Single <input type="checkbox"/> 未婚	Married <input type="checkbox"/> 已婚	Telephone No. 電話號碼	Home 住宅	Office 辦公室
Address 地址	<input type="text"/>				

Particulars of Persons to be Covered (including the Applicant) 受保人之個人資料 (包括申請人)

Any applicant at 15 years of age or below must be insured together with his/her parents. 年齡在15歲或以下之申請人需與父母一起投保。

Name 姓名	HKID Card No. / Birth Cert No. 香港身份證號碼 / 出世紙號碼	Date of Birth (dd/mm/yy) 出生日期 (日/月/年)	Gender 性別	Height 身高	Weight 體重	Occupation 職業
Applicant 申請人	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Spouse 配偶	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Child 子女	1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	3. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	4. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Plan of Cover Required 保障選擇

Please tick 請以“✓”選擇

Deductible 自負金額 (HK\$ 港元):

10,000 20,000

45,000

Basic Cover 基本保障

Basic Cover + Optional Cover 基本 + 自選保障

Total Annual Premium (HK\$)

全年總保費 (港元)

Questions 問題

All questions must be answered in full. Please attach a separate sheet if the space provided is insufficient.

所有問題必須詳細作答，如空位不足填寫，請加附頁作答。

1. Do you or any family members applying to be covered engage in or plan to engage in any hazardous sports or races? If 'Yes', please state: Yes No
是 否
你或申請投保之家庭成員是否參與或考慮參與任何危險運動或競賽？如「是」，請列詳情：
Who Nature Frequency per year Type of equipment
何人 性質 每年次數 所需裝備
2. Have you or any of your family members applying to be covered ever been refused any form of life or health insurance or had any insurance cancelled or renewal refused? If 'Yes', please state: Yes No
是 否
你或申請投保之家庭成員曾否被投保人壽或醫療保險時遭拒絕，或保險單被取消，又被拒絕續保？
如「是」，請列詳情：
Who Date Reason
何人 日期 理由
Name of insurance company
保險公司名稱
3. In the past five years, have you or any of your family members applying to be covered had a surgical operation or been confined in any hospital or sanatorium? Yes No
是 否
在過去五年內，你或申請投保之家庭成員是否曾接受外科手術或入院接受治療？
4. Currently are you or any of your family members applying to be covered receiving or contemplating any surgical or medical treatment? Yes No
是 否
你或申請投保之家庭成員是否正接受或將會接受手術或其他治療？

5. Do you or any of your family members applying to be covered have any impairment in physical condition? Yes No
 你或申請投保之家庭成員是否有身體殘缺? 是 否
6. Within the last five years, have you or any of your family members suffered from or been treated for any of the following disorders or disease? (Tick as many as appropriate) Yes No
 在過去五年內，你或家屬曾否感染下列疾病或接受有關治療：
 A. Kidney stones or kidney disorders 腎石或腎病 B. Ulcer of any kind 各類型潰瘍症 C. Cancer or tumor of any kind 各類型癌症或腫瘤
 D. Asthma or respiratory disease 氣喘病或呼吸疾病 E. Mental disorder or psychiatric problems or disease 精神病 F. Venereal disease 性病
 G. Arthritis 關節炎 H. Malaria 瘧疾 I. Hemorrhoids 痔瘡
 J. Varicose veins 靜脈曲張 K. Hernia 疝氣 L. Nasal sinusitis 鼻竇炎
 M. Diabetes 糖尿病 N. Hypertension 高血壓 O. Cardiovascular or circulatory disease 心臟血管循環系統疾病
 P. Spinal or muscular skeletal condition or disease 脊柱或肌肉及骨骼病 Q. Rheumatic fever 風濕熱 R. Epilepsy 癲癇
 S. Acquired Immune Deficiency Syndrome (AIDS) or HIV-related conditions 愛滋病或人類免疫力缺乏病毒及其併發症 T. Gout 痛風 U. Alcoholism or drug addiction 酗酒或藥癮
- Women only 只限女性**
 W. Gynecological conditions 婦科疾病 X. Disease / complications or conditions associated with pregnancy 與妊娠有關之疾病及其併發症
7. Are there any material health or physical conditions not mentioned above which may affect your or any of your family members applying to be covered well being? Yes No
 你或申請投保之家庭成員的健康狀況是否受任何以上並未提及的身體症狀所影響? 是 否

If your answer to any of the questions above is 'Yes', please give full details below:

以上各問題中如答案為「是」者，請詳述：

Question No. Name of person treated
 問題編號 病人姓名

Details of diagnosis and treatment
 疾病說明

Period of treatment Whether fully recovered Yes No
 治療期間 是否痊癒 是 否

Name and address of attending doctor
 診治醫生姓名及地址

Declaration and Signature 聲明及簽署

- I declare that all particulars and answers given above are true and complete to the best of my knowledge and belief. I agree that this application form and declaration shall be the basis of the contract between myself and the QBE Hongkong & Shanghai Insurance Limited.
 本人聲明根據本人所知及深信本投保書填報之一切資料均屬確實完整並同意以本投保書及聲明作為本人與昆士蘭聯保保險有限公司之間所訂合約之根據。
- I also authorise any medical practitioner, hospital, clinic or insurance company that has any records or knowledge of me to give any such information to QBE Hongkong & Shanghai Insurance Limited. A copy or photocopy of this authorisation shall be as valid as the original.
 本人並授權任何醫生、醫院、診所或保險公司提供一切有關本人之記錄或資料予昆士蘭聯保保險有限公司。此授權書之副本或影印本均屬有效。
- 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。

(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。)

For Office Use Only 本公司專用

Account No. 賬戶號碼 _____

Policy No. 保單號碼 _____

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 申請人簽署 _____

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 that the Company collects about you, which may include your name, address and other contact details, date of birth, bank account and 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 (Mainland)

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 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.

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 functions or for 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 of the Federation;

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) you send us an enquiry), it would not be possible for the Company to process your application and render the services or to inform you as 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 (see 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 its 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, Takoo Place, 579 Kings 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、地址及其他聯絡方式、出生日期、銀行帳戶或信用卡資料、香港身分證號碼，有關閣下的家庭資料和醫療紀錄，以及本公司日後可能會在閣下投保、續保、索償、索償或我們提供閣下服務時收集資料。本公司可能用下列用途：

保險服務（內地）

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. 管理閣下的保險及有關的保單提供相關服務；
3. 有關保險產品及服務的任更改、變更、取消或續保；
4. 閣下保單業務的調查、分析、處理及賠償事宜；
5. 保費追收、收集保費及相關資料；
6. 行使有關保險單賦予的任何權利包括代位權（如適用）；

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 functions or for 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 of the Federation;

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) you send us an enquiry), it would not be possible for the Company to process your application and render the services or to inform you as 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.

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2018年11

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

QBE Hongkong & Shanghai Insurance Ltd.

昆士蘭聯保保險有限公司

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