

# Golfer's Protector

## 高爾夫球保險

Complete protection while out on the golf course  
讓你全情投入高球樂趣



### Company Profile 公司簡介

**QBE Hongkong & Shanghai Insurance Limited (QBE-HKSI)** is a joint venture between the QBE Insurance Group and China Construction Bank (Asia) Corporation Limited.

**The QBE Insurance Group** is one of the world's top 20 general insurance and reinsurance companies. Listed on the Australian Stock Exchange, QBE operates in around 40 countries and territories worldwide. In the Asia Pacific region, we have had a presence for more than a century. Over the years, we have developed a wealth of local knowledge and expertise in each of our markets in the region. We have also built very strong partnerships with professional insurance intermediaries, these give us unparalleled advantages in understanding the environments in which our customers operate, and the specific risks they face. Today, we have around 60 offices across 16 markets in Asia Pacific.

**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.

**QBE-HKSI** is one of the longest established insurance companies in Hong Kong offering a comprehensive range of quality products to meet the varied insurance needs of corporate and individual customers. We develop and deliver insurance solutions to deal with complex risk exposures in accident and health, liability, employees' compensation, construction and engineering, commercial property, marine cargo and marine hull. We are committed to providing high-quality customer service to our customers.

昆士蘭聯保保險有限公司（昆士蘭聯保）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。

昆士蘭保險集團為全球首20大保險及再保險公司之一，業務遍及約40個國家及地區，是澳洲證券交易所之上市公司。昆士蘭保險集團在亞太區的發展超越一個世紀，多年來累積豐富的本地知識和經驗，加上與專業的保險中介人建立了穩固的夥伴關係，讓我們對市場環境及客戶面對的經營風險等擁有深切理解。現時，我們已於16個亞洲市場設立約60間辦事處。

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臺，並提供多元化的銀行產品和服務，包括零售銀行服務、商業銀行服務、企業銀行服務、私人銀行服務和跨境金融服務等。

昆士蘭聯保是本港歷史最悠久的保險公司之一，不斷提供優質而全面的保險服務，以切合各界的需求。我們更制定並提供可應付較複雜風險的專業保險方案，當中包括意外及醫療、責任、僱員補償、商業財產、建築及工程、貨運及船舶保險等。昆士蘭保險一直致力為客戶提供高品質的客戶服務。



# QBE

### QBE Hongkong & Shanghai Insurance Ltd.

#### 昆士蘭聯保保險有限公司

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979 King's Road, Quarry Bay, Hong Kong

香港鰂魚涌英皇道 979 號太古坊濠豐大廈 33 樓

Hotline 熱線: +852 2828 0022 Fax 傳真: +852 3607 0380

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(revised)



# QBE

## Golfer's Protector

Golfing is generally a relatively safe sport, but accidents can happen. One errant shot can result in damage or third-party bodily injury. Having the right type of golfer's insurance protection ensures you can focus your attention on enjoying the game rather than worrying about what might happen. QBE-HKSI's Golfer's Protector is an insurance package exclusively designed for golfers who want to protect themselves if an accident happens. It offers a comprehensive cover to safeguard you against financial losses due to accidents and legal liabilities. It also covers the loss of your golfing equipment and personal effects.

BENEFITS	MAXIMUM LIMIT (HK\$)
<b>1. Personal Accident</b> Pays lump sum cash compensation in the event of accidental death or permanent disablement which occurred while playing or practising golf on any recognised golf club or driving range.	1,000,000
<b>2. Personal Liability</b> Pays for legal liability to another person for accidental bodily injury or damage to property caused by the Insured while playing or practising golf on any recognised golf course or driving range. Subject to an excess of HK\$1,000 each and every claim for third-party property damage.	5,000,000
<b>3. Golfing Equipment</b> Pays for loss of or damage to golfing equipment which occurred while playing golf or whilst in transit to or from any recognised golf club or driving range. Subject to an excess of HK\$200 each and every claim.	20,000 (3,000 per article)
<b>4. Personal Effects</b> Pays for loss of or damage to personal effects which occurred while playing or practising golf on any recognised golf club or driving range. Subject to an excess of HK\$200 for each and every claim.	5,000 (3,000 per article)
<b>5. Hole in One</b> Reimburse bar or drinks expenses incurred following the Insured's achievement of a 'Hole-in-One' at any recognised golf club.	5,000 (per event)
<b>6. 24-Hour Worldwide Emergency Assistance Hotline Service</b>	

### Annual Premium (HK\$)

575 (per person)

### Age Limit

Insured must be between 18 and 70 years of age

### Important Notes

1. The Insured must be a Hong Kong resident.
2. The policy shall be interpreted in accordance with the laws and jurisdiction of Hong Kong.
3. Loss of golfing equipment and personal effects must be reported to the local police within 24 hours and a police report obtained.
4. Immediate notices shall be given to QBE-HKSI of any occurrence likely to give rise to a claim under the policy. All original receipts, invoices and all other relevant documents shall be submitted to QBE-HKSI with the duly completed claim form within 30 days upon return to Hong Kong.

### Main Exclusions

1. Any consequence of war, terrorism, asbestos, riot, internet operations, civil commotion, nuclear fission or fusion, and radioactive contamination.
2. Any prohibition or regulations by any government, any illegal or unlawful acts by you or confiscation, detention, destruction by customs or other authorities.
3. The Insured being in any violation of the laws or resistance to arrest.
4. The Insured engaging in naval, military or air force service, or in any form of manual employment, flying as a crew member or pilot.
5. Motorcycling, big game hunting, riding or driving in any kind of race, professional sports, aerial sports, being airborne (whether suspended or not), mountaineering, rock climbing, hiking, trekking, hitchhiking, and backpacking.
6. Alcoholism or drug abuse.
7. Mental and nervous disorders, venereal disease, AIDS, or AIDS related complex (ARC).
8. Suicide or attempted suicide or intentional self-injury.
9. Pregnancy, childbirth or miscarriage and all complications thereof.
10. Pre-existing medical conditions.

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

## 高爾夫球保險

高爾夫球雖是一項相對安全的運動，不過亦無可避免會發生意外，造成破壞或引致第三者身體受傷。因此，參與這項運動前應該購備足夠保障，讓你可安心享受高爾夫球的樂趣。昆士蘭聯保的「高爾夫球保險」計劃專為愛好高爾夫球運動人士而設。本計劃為你提供人身意外、個人責任、高爾夫球具及私人財物等保障。

承保範圍	最高賠償限額 (港元)
<b>1. 個人意外</b> 賠償受保人於任何認可之高爾夫球場或練習場內玩球時遇上意外而導致死亡或永久性傷殘。	1,000,000
<b>2. 個人法律責任</b> 賠償受保人於任何認可之高爾夫球場或練習場內如因疏忽而導致他人身體或財物受損而需負上之法律責任。而第三者之財物損毀之自負金額為1,000港元。	5,000,000
<b>3. 高爾夫球具</b> 受保人之高爾夫球具，於任何認可之高爾夫球場或練習場內或往返該處途中，蒙受損失及損毀，可獲賠償。唯每件 / 宗意外之自負金額為200港元。	20,000 (3,000 每件物件)
<b>4. 個人財物</b> 受保人之財物在任何認可之高爾夫球場或練習場內，蒙受損失及損毀，可獲賠償。唯每件 / 宗意外之自負金額為200港元。	5,000 (3,000 每件物件)
<b>5. 一桿入洞</b> 補償受保人在任何一間認可之高爾夫球會內成功地「一桿入洞」後，到酒吧慶祝之消費。	5,000 (每一事故)
<b>6. 24小時全球緊急援助熱線服務</b>	

### 全年保費(港元)

575 (每人)

### 年齡限制

18-70歲

### 注意事項

1. 投保人必須為香港居民。
2. 本保單之條款將以香港之法律及司法為依據。
3. 高爾夫球具、私人物件遺失，需於24小時內向當地警方報告及領取報案書。
4. 如欲申領賠償，受保人必須從速通知本公司任何可能導致索償的事故，而於回港後30天內將所有正式收據、發票及其他有關文件，連同填妥的賠償申請表一併交回本公司。

### 主要不保事項

1. 戰爭或恐怖主義活動、石棉、暴動、互聯網操作、核能或輻射災難所構成之損失。
2. 政府禁令、法例、被海關沒收或扣留。
3. 受保人違法或拒捕。
4. 受保人參與海陸空軍服務、受僱作體力勞動、機師或飛機隊成員。
5. 騎電單車、狩獵、任何形式之策騎或駕駛競賽、職業運動、空中運動、空中飛行、爬山、攀石、遠足、高山遠足、乘搭順風車及流浪旅行。
6. 酗酒或濫用藥物。
7. 精神失常、性病、愛滋病或有關之症狀。
8. 蓄意令自己受傷或自殺。
9. 懷孕、流產、分娩、墮胎或由上述引起之其他病症。
10. 任何於保單生效前已存在的病症。

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。

## Golfer's Protector Proposal Form 高爾夫球保險投保書



For Office Use Only 本公司專用

Account No. 賬戶號碼 \_\_\_\_\_

Policy No. 保單號碼 \_\_\_\_\_

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。

### Applicant Details 申請人資料

Name of Applicant 申請人姓名	<input type="text"/>	HKID Card No. / Passport No. 香港身份證號碼 / 護照號碼	<input type="text"/>
Date of Birth 出生日期 (D日/M月/Y年)	<input type="text"/>	Sex 性別	<input type="text"/>
Address 地址	<input type="text"/>		
Email 電郵地址	<input type="text"/>	Contact Tel. No. 聯絡電話	<input type="text"/>
Mobile Phone No. 手提電話	<input type="text"/>	Effective Date 起保日期(D日/M月/Y年)	<input type="text"/>

### Declaration and Signature 聲明及簽署

I declare and agree 予謹聲明及同意：

- that to the best of my knowledge and belief the information and answers given on this form are true and complete in every respect. 上述填寫之資料及答案均為真實及事實之全部；
- that the information and answers given on this form are filled in by me or by any other person under my full instructions. 上述之資料及答案均屬本人填寫或經本人授意下填寫；
- that this Proposal and Declaration shall be the basis of and be deemed to be incorporated in the contract of insurance, including any renewal thereof, between me and QBE Hongkong and Shanghai Insurance Ltd. 本投保書為本人與昆士蘭聯保保險有限公司訂立此保險契約及以後續約之根據。

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。)

#### 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署的保單，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	<input type="text"/>	Date 日期	<input type="text"/>
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### Personal Information Collection Statement 收集個人資料聲明

QBE Hongkong & Shanghai Insurance Limited ("the Company") may use the personal data collected or held about you for the following purposes:

#### Insurance Services (mandatory)

- processing and assessing of applications for any insurance products and daily operation of the related services;
  - administering your insurance policy and providing services in relation to your insurance policy;
  - any alterations, variations, cancellation or renewal of any insurance and related services;
  - investigating, analyzing, processing and paying claims made under your insurance policy;
  - invoicing and collecting premiums and outstanding amounts from you;
  - exercising any right under the insurance policy including right of subrogation, if applicable;
  - complying with the requirements under any law and regulation, industry codes, guidelines, requests from regulators, industry bodies, government agencies and court order.
  - contacting you for any of the above purposes;
  - other ancillary purposes which are directly related to the above purposes.
- The Company may transfer your personal data, including but not limited to your name and contact details, to the following parties within or outside Hong Kong for the purposes set out above:
- any agent, advisor, contractor or third party service provider who provides administrative, telecommunications, computer, payment, debt collection, security, data processing or storage or related services or any other company carrying on insurance or reinsurance related business, 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;
  - any members of the Federation by the Federation for any of the above or related purposes;
  - regulators;
  - lawyers;
  - auditors; and
  - other insurance companies within the QBE Group which have undertaken to keep such information confidential and solely for the purposes set out in the above paragraph.

By taking out an insurance policy with the Company, you hereby provide your express consent to the transfer of your personal data outside of Hong Kong. You also understand that your personal data may be transferred to a place that may not have data protection laws that are substantially similar to, or service the same purposes as the Personal Data (Privacy) Ordinance so as to ensure the protection of your personal information.

If you do not agree to the use of your personal data for above purposes, it would not be possible for the Company to process your application and render the services.

You have the right to ascertain the Company policies and practices in relation to personal data, obtain access to and to request correction of any personal information concerning yourself held by the Company subject to payment of an administrative fee. Requests for such access or correction can be made in writing to the Data Protection Officer, QBE Hongkong & Shanghai Insurance Limited, 17/F, Warwick House, West Wing, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong (Telephone: 2877 8488, Fax: 3607 0300).

If you do not want to receive any sale or marketing of any of the products or services from the Company at any time, you may also contact the Company's Data Protection Officer.

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昆士蘭聯保保險有限公司(本公司)將所收集閣下的個人資料，可能用作下列的用途：  
保險服務(強制)

- 處理及評估任何保險產品之申請，及有關服務之日常運作；
  - 管理閣下的保單及為閣下的保單提供相關服務；
  - 有關保險產品及服務的任何更改、變更、取消或續保；
  - 閣下保單索償的調查、分析、處理及賠償；
  - 保費通知、收集保費和款項；
  - 行使有關保單賦予的任何權利包括代位權，如適用；
  - 遵守及符合任何法例及條例規定的要求、行業手冊、指引、監管機構、相關行業認可機構、政府機構及法庭頒令的要求；
  - 為上述任何用途與閣下聯絡；
  - 與上述用途直接有關之其他附帶的目的。
- 閣下向本公司提供的資料可能會提供或轉送予下列各方在香港或海外單位作前段所述的用途：
- 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、數據處理或儲存或有關服務的第三者服務供應人或其他從事與保險或再保險業務有關的公司，或中介人，或索償或調查或其他提供與保險業務有關的服務供應人，以達到任何上述或有關的用途；
  - 現存或不時成立的任何保險公司協會或聯會或同類組織(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；
  - 或透過聯會提供予任何聯會的會員，以達到任何上述或有關的用途；及
  - 監管機構；
  - 執業律師；
  - 認可核數師及
  - 昆士蘭保險集團內的其他保險公司已承諾將資料保密並純粹用作上述的用途。

閣下在本公司投保，代表明確表示同意閣下的個人資料可能會轉移至香港以外地區。同時，閣下亦明白閣下的個人資料可能會轉移至並未設有資料保障法例的地區，以致未能確保閣下的個人資料可以獲得與個人資料(私隱)條例類近或所提供的保障。

如果閣下不同意本公司使用閣下的個人資料於上述用途上，本公司可能不能處理閣下之申請及為閣下提供服務。

閣下有權查明本公司就個人資料的政策和實務，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，並需支付行政費用。有關查閱或更正的要求，可致函香港鰂魚涌英皇道979號太古坊和域大廈西翼17樓(電話：2877 8488，傳真：3607 0300)向昆士蘭聯保保險有限公司資料保護主任提出。

如閣下於任何時間不欲收取本公司的任何產品或服務的任何銷售或推廣，閣下亦可聯絡上述資料保護主任。

[中文譯本僅供參考，文義如與英文本有歧異，概以英文版為準。]