

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.

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China Medical Card 穿梭中國醫療保證卡

Protection for travelling between Mainland China and Hong Kong

為穿梭中港兩地人士提供住院和責任保障



QBE

China Medical Card

Tailored for you who travel between Mainland China and Hong Kong frequently, QBE-HKSI's China Medical Card is designed for your worry-free trips in China. In addition to the basic cover of travel insurance, China Medical Card also provides you the deposit required for hospital admission in Mainland China.

With our network of nearly three hundred sizable and recognized hospitals throughout Mainland China, you can simply show your China Medical Card and you will receive immediate in-patient treatment without worrying the payment of deposit for admission. If you choose to have in-patient treatment in a hospital not appointed by us, deposit guarantee will also be arranged up to HK\$50,000.

Features of QBE-HKSI's China Medical Card include:

- An option to extend Personal Accident protection to worldwide coverage
- Medical Expenses cover for follow-up treatment in Hong Kong
- Upon our authorisation, you are hassle-freed of settlement for the in-patient hospital charge provided that the cost is incurred at our appointed hospital
- 24-hour Emergency Assistance Services

BENEFITS	MAXIMUM SUM INSURED FOR EACH INCIDENT (HK\$)	
	PLAN A	PLAN B
1. Personal Accident or Death due to Sickness*		
Accidental Death or Permanent Disablement caused by an injury in Mainland China or anywhere in the world	350,000	500,000
Compassionate cash for death due to sickness during hospital confinement in Mainland China	10,000	20,000
2. Medical Expenses*		
Medical expenses incurred in Mainland China on sickness or injury, inclusive of outpatient visits and hospital fees; but excluding dental treatment unless as a result of an injury caused by an accident to sound and natural teeth	300,000	500,000
Hospital admission deposit guarantee in our appointed hospitals in Mainland China		
Medical Expenses for follow-up treatment in Hong Kong within 90 days upon return (included in the above maximum sum insured)	75,000	125,000
Transportation fee for hiring an ambulance to the airport, ferry pier or train station upon discharge from hospital after the Insured Person is being confined for over 24 hours (included in the above maximum sum insured)	300	300

BENEFITS	MAXIMUM SUM INSURED FOR EACH INCIDENT (HK\$)	
	PLAN A	PLAN B
3. 24-Hour Emergency Assistance Service		
a. Emergency Medical Evacuation and/or Repatriation	As charged	
b. Repatriation of Mortal Remains	As charged	
c. Return of Unattended Child(ren)	One-way economy airfare	
d. Hospital Admission Deposit Guarantee (non-appointed hospital)	50,000	
e. Compassionate Visit	One economy return airfare	
f. Convalescence Assistance	10,000 (2,000/day)	
g. Hotline and Referral Services	Free	
4. Personal Liability		
Covers legal liability to third party bodily injury or property damage in Mainland China	1,200,000	2,000,000

* For Insured Person over 65 years of age, the maximum benefit for "Personal Accident or Death due to Sickness" and "Medical Expenses" shall be 50% of the limit.

Procedure of Using China Medical Card

China Medical Cardholder who requires a deposit guarantee for admission into our appointed hospitals in Mainland China due to illness or accident, please follow the procedures as follows:

1. Call our 24-hour Emergency Assistance Hotline at +852 2862 0138 to enquire about a nearby appointed hospital.
2. Go through the admission procedure at the Admission Office of the appointed hospital during office hours, or if outside office hours, at the Admission Office or Accident and Emergency Department.
3. When you register for hospital admission, present your China Medical Card printed with the 'Medpass' logo and your identification document (such as China Re-entry Permit, Hong Kong Identity Card or Passport) and you can enjoy the admission deposit guarantee service.
4. Please pay your hospital fees when you are discharged from hospital (unless we authorise to settle your bill directly with the appointed hospital).

Claims Service Flexibility

If you stay in any of our appointed hospitals and the respective hospital fees are covered by the policy and within the maximum limit of the Medical Expenses cover under the selected plan, you can request us to arrange direct payment with the hospital. Subject to our authorization, you are hassle-freed of the advancing the medical expenses for hospital discharge which might be huge when you are travelling in Mainland China.

As for claiming other benefits, please fill out the claim form and return it to us together with the relevant invoice(s) and receipt(s). We endeavour to settle the claim within seven working days upon receipt of full supporting documents.

Important Notes

1. The Insured must be a Hong Kong resident.
2. The Insured Person must age between 18 and 70 (coverage is renewable up to age 75).
3. For any change of personal information, application for a replacement of lost or damaged China Medical Card, a written notice must be sent to our company together with a handling fee of HK\$100.
4. For those who cancel their insurance within the first year of a two-year policy, a refund of the premium of the second year will be arranged. A one-year policy is not entitled to any premium refund.
5. Maximum travel duration per trip is up to 90 days.

Main Exclusions

1. Pre-existing medical conditions.
2. Pregnancy, childbirth, miscarriage, abortion and all complications.
3. Nervous or mental disease or disorder, AIDS, venereal disease, congenital anomalies or deformities.
4. Intoxication by alcohol, narcotics or drugs including related treatments.
5. War (whether declared or not) or any act thereof, invasion or civil war including riot and civil commotion.
6. Radioactive contamination, nuclear fission/fusion, nuclear weapon or device or chemical or biological agent.
7. Illegal / unlawful act, intentional self-inflicted injury or suicide.
8. In any violation of the laws or resistance to arrest.
9. Engaging in naval, military, air force service or operation or armed forces; performing as a ship or air crew member; professional sports.
10. Mountaineering, speed or endurance test, parachuting, similar activities or other dangerous activities.

Application Procedure

Any holder aged between 18 to 70 with valid Hong Kong Identity Card is eligible to apply. Please complete the application form and submit to us together with the premium payment. Insurance cover will be in effect once your application is accepted and the premium settled.

Premium Table (HK\$)

	ONE-YEAR PREMIUM		TWO-YEAR PREMIUM	
	PLAN A	PLAN B	PLAN A	PLAN B
Medical Expenses in Mainland China and Worldwide Personal Accident cover				
Clerical and Administrative Work	713	1,121	1,150	1,806
All other occupations	1,075	1,570	1,731	2,530
Medical Expenses in Mainland China and Personal Accident cover in the China region				
Clerical and Administrative Work	546	782	880	1,259
All other occupations	661	995	1,064	1,604

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

昆士蘭聯保為了確保經常穿梭於中港兩地人士有一個安心的旅程，特別推出保障全面的「穿梭中國醫療保證卡」（以下簡稱「穿梭中國卡」）。「穿梭中國卡」除提供一般於內地旅遊期間之基本旅遊保障外，更額外提供因入院所需之入院保證金。

持卡人於國內近三百間具規模的優質特約醫院出示「穿梭中國卡」，便可即時獲得入院診治，不需為繳付住院按金而憂慮。若入住其他非特約醫院，亦可獲高達50,000港元的按金擔保。

有關「穿梭中國卡」的保障特點如下：

- 人身意外保障可選擇伸延至全球保障
- 醫療費用包括返港後之覆診費用
- 「穿梭中國卡」於國內特約醫院免入院保證金。一經批核，出院更無需支付醫療費用
- 24小時緊急援助服務

保障範圍	每宗事故最高保額（港元）	
	計劃A	計劃B
1. 人身意外或因病身故*		
於國內或全球各地因意外導致死亡或永久傷殘	350,000	500,000
於國內住院期間因病身故，可獲發放額外慰問金	10,000	20,000
2. 醫療費用*		
於國內因病或意外所支付的醫療費用，包括門診及住院費用等，唯牙科治療將不包括在內（意外引致的健全天然牙齒治療除外）	300,000	500,000
於國內特約醫院之入院保證金		
返港後90天內仍需接受覆診治療之醫療費用（已包括於上最高限額內）	75,000	125,000
受保人住院超過24小時，離開醫院時，以救護車接載往機場、碼頭或火車站的費用（已包括於上列最高限額內）	300	300
3. 24小時緊急援助		
a. 緊急醫療護送及 / 或運送		實際開支
b. 運送遺體		實際開支
c. 安排無人照顧的兒童回港		單程經濟客位機票
d. 安排入院保證金（非特約醫院）		50,000
e. 親友探望		來回經濟客位機票
f. 康復期住宿		10,000（2,000/日）
g. 熱線及轉介服務		包括
4. 個人法律責任		
受保人於國內期間因疏忽導致他人身體受傷或財物損毀之法律責任	1,200,000	2,000,000

* 65歲以上之受保人，其「人身意外或因病身故」及「醫療費用」之最高賠償額為原有之50%。

「穿梭中國卡」使用步驟

倘若你於國內因病或意外需要入院，要享用國內特約醫院免入院保證金服務之步驟如下：

1. 致電我們的24小時緊急援助熱線+852 2862 0138 查詢就近之特約醫院。
2. 於辦公時間內，前往特約醫院之入院處登記；或於非辦公時間內，前往入院處或急症室辦理入院手續。
3. 辦理入院登記時，請出示印有“Medpass”標誌的「穿梭中國卡」及身分證明文件（包括回鄉證、香港身分證或護照），即可獲免入院保證金。
4. 出院時請繳付有關之醫院費用（經本公司批核由本公司與醫院直接安排付款之個案除外）。

賠償服務

若你入住本公司指定之任何一間特約醫院，而涉及之住院費用屬於承保範圍內及不超出所選之保障計劃註明醫療費用最高保額，你可向本公司申請經由本公司與有關醫院直接安排付款。一經批核，你便可直接出院而無須先付款後索償。倘若有關費用高昂，你更可免除籌備出院時需支付龐大醫療費用的煩惱。

有關其他受保項目之索償，請填妥索償申請表連同有關單據及收條交回本公司。我們將於收齊所需文件後的七個工作天內，辦妥賠償事宜。

注意事項

1. 投保人必須為香港居民。
2. 投保年齡：18至70歲，可續保至75歲。
3. 更改資料、補領遺失或損壞之「穿梭中國卡」，需以書面通知本公司，並繳付100港元手續費。
4. 投保兩年之投保人，於第一年內取消保障，可獲退還第二年之保費。若投保期為一年，將不獲任何退款。
5. 每次離港旅程，最長保障期為90天。

主要不保事項

1. 已存在的健康狀況。
2. 懷孕、分娩、流產、墮胎或由上述引起的其他病症。
3. 精神失常、愛滋病、性病、先天性疾病或缺陷。
4. 酗酒、濫用麻醉劑或藥物或於此有關的治療。
5. 戰爭（無論宣戰與否）及一切相關行為、入侵或內亂、包括暴亂及內亂。
6. 輻射、核能、核武或核裝置或涉及生物或化學物質等。
7. 非法或違法的行為、蓄意令自己受傷或自殺。
8. 受保人違法或拒捕。
9. 受保人參與海軍、軍事、空軍服務或機動部隊；船員或飛機機組人員；職業運動。
10. 爬山、速度或耐力試驗、跳傘或同類活動或其他危險活動。

申請手續

你只需持有有效之香港居民身份證，年齡為18-70歲，填妥投保申請表，連同保費一併交回便可。保障將於投保申請被接納及已繳交保費後方才生效。

保費表（港元）

	一年保費		兩年保費	
	計劃A	計劃B	計劃A	計劃B
國內醫療及全球人身意外保障				
文職人士	713	1,121	1,150	1,806
其他人士	1,075	1,570	1,731	2,530
國內醫療及國內人身意外保障				
文職人士	546	782	880	1,259
其他人士	661	995	1,064	1,604

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。

China Medical Card Proposal Form 穿梭中國醫療保證卡投保書



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 in English 英文姓名	<input type="checkbox"/> Female 女	<input type="checkbox"/> Male 男
<input type="text"/>		
Hong Kong ID Card No. 香港身份證號碼	Contact phone No. 聯絡電話	
<input type="text"/>	<input type="text"/>	
Address 地址		
<input type="text"/>		

Insured Persons Details (Please include Applicant if applicable) 受保人資料 (請包括申請人，如適用)

Name 姓名	Date of Birth (D/M/Y) 出生日期 (日/月/年)	HKID Card No 香港身份證號碼	Relationship with Applicant 與申請人關係	Occupation 職業	Nature of Job 工作性質
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Are all Insured Person(s) in good health and free from physical impairment or deformity? Yes 是 No 否
所有受保人是否均健康良好及身體並無損傷或殘缺？

If 'No', please provide full details:
如答「否」，請列詳情：

Have you lodged any insurance claim(s) to any insurer(s) for any personal injuries or acute illness in the past five years?
你曾在過去五年內因傷損或嚴重疾病向任何保險機構要求賠償？ Yes 是 No 否

If 'Yes', please provide full details:
如答「是」，請列詳情：

Any questions above not answered shall be taken as negative. 以上所有不作答的問題均視為否定回答。

Policy Plan (Please tick the appropriate box.) 投保計劃 (請以✓選擇)

Plan A 計劃A Plan B 計劃B One-year 一年 Two-year 兩年

Medical Expenses in Mainland China and Worldwide Personal Accident cover
國內醫療及全球人身意外保障

Medical Expenses in Mainland China and Personal Accident cover in the China region
國內醫療及國內人身意外保障

Insurance effective date 保單生效日期

Total Premium (HK\$) 總保費 (港元)

Day 日	Month 月	Year 年
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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 hereby apply for the China Medical Card, and declare that to the best of my/our knowledge and belief the information given on this enrolment form is true and complete in every respect and that all persons named in this insurance application are under duty of disclosure not to withhold any material fact or circumstance known to them or which a reasonable person in the circumstances would be expected to know would affect an insurer's decision in risk assessment and acceptance. I/We agree that any question not answered shall be taken as negative. I/We are not traveling against the advice of any medical practitioner or for the purpose of obtaining medical treatment. I/We have never had any medical or medical related insurance or travel insurance application or claim thereunder declined by any insurance company. I/We further declare that if I/we provide information about another insured person(s), I/we do this on their behalf. I/We agree that this enrolment form and declaration shall form the basis of the contract between me/us and QBE Hongkong & Shanghai Insurance Ltd. ("the Company"). I/We further declare and agree that we accept the terms, exclusions and conditions as set out in the Policy.

本人 / 吾等現申請穿梭中國醫療保證卡，謹此聲明本投保申請表所列出之全部資料乃就本人 / 吾等所知一切據實填報，無隱瞞任何常人在合理的情況下知悉及可影響保險公司作出評估及接受風險決定之重要事實或所認知的情況。本人 / 吾等同意所有不作答的問題均視為否定回答。本人 / 吾等是次出外旅遊並未違背專業醫生勸告或以尋求醫療為目的。本人 / 吾等過去未曾被任何保險公司拒絕接受旅遊保險之申請或索償。本人 / 吾等聲明如本人 / 吾等提供關於其他受保人的資料，本人 / 吾等亦付代表該等受保人承擔披露責任。本人 / 吾等明白本投保申請表及聲明將構成本人 / 吾等與昆士蘭聯保保險有限公司之間的合約依據。本人 / 吾等聲明及同意接納保單所列之條款、規章及不保事項。

- I / We undertake to repay all the medical expenses incurred outside the insurance coverage or all the medical expenses that exceed the maximum limit of policy cover within 14 days upon receipt of a notice issued by the Company. If I fail to make the aforesaid payments on time, all my insured services shall be terminated and I must return the China Medical Card to the Company and that I will remain liable for the unpaid debt. If I lost my China Medical Card, I must report the loss to the Company within 48 hours and pay a sum of HK\$100 for replacing the lost card.

本人 / 吾等同意對所有保障以外之醫療費用或所有超出所定限額之醫療費用，於收到昆士蘭聯保之通知書後14天內歸還昆士蘭聯保。如欠款未能於限期內付清，本人將被終止一切保證服務，同時亦須將「穿梭中國卡」歸還昆士蘭聯保，但對所有債務仍負上責任。如遺失「穿梭中國卡」，本人須於48小時內向昆士蘭聯保報失及需繳付100港元作補領費用。

- I / We understand that a deposit guarantee for admission into a hospital not appointed by the Company will not be arranged until my/our undertaking to pay the same has been secured at the emergency assistance centre. 本人 / 吾等明白於非特許醫院的入院按金擔保，需在緊急援助中心首先獲得本人 / 吾等的費用保證後，方可作出安排。
- 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。

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 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, cancellations 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 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;
- 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, 33/F, Oxford House, 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.

July 2015

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。

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其他從事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）條例類似或所提供的保障。

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，可致函香港鵬魚涌英皇道 979 號太古坊濠豐大廈 33 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。]

2015 年 7 月