

# Motor Supersurance

## 汽車超級保險

Provide you with extensive coverage on the road  
為你在道路上提供周全保障





## QBE Hong Kong Motor Supersurance

We understand that your car is more than just a mode of transportation; it is an essential part of your life. That's why QBE Motor Supersurance plan provides you comprehensive coverage that protects your car up to its market value. With this plan, you can enjoy hassle-free journeys with full confidences wherever you go.

Our Motor Supersurance also provides you an all-in-one solution that includes multiple free additional benefits designed to give you complete peace of mind on the road.

### Product features

#### Comprehensive cover

Our comprehensive cover provides extensive protection for your vehicle, beyond the statutory Third-Party cover, such as the repair cost of your car, rental charges of an alternative vehicle during repair and even medical expenses in the event of an accident.

#### Geographical extension to Guangdong, China

Do you frequently drive within Guangdong province in China? If so, you can choose an optional cover to extend own damage coverage for additional protection.

#### Increased Third-Party Property limit

We offer the option to increase your Third-Party Property limit for added protection. You can choose to increase your limit from the standard HK\$2,000,000 to HK\$3,000,000 or HK\$5,000,000, depending on your needs.

#### Electric vehicles are also protected

We cater to a wide range of vehicle types, including petrol-driven, hybrid, and electric vehicles. We offer you competitive premiums that accurately reflect your vehicle specifications and driving profile.

# Table of benefits

BENEFITS	MAXIMUM LIMIT (HK\$)	
	Comprehensive	Third-party
<b>1. Accidental damage to the insured vehicle</b>	✓	X
<b>2. Legal liability to Third Party Bodily Injury and Property Damage</b>	✓	✓
<b>3. New for Old Replacement</b> If the loss occurs within 12 months of initial registration and initial registration is within 12 months of the date the Vehicle was manufactured	Replacement of a new vehicle of the same make and model	X
<b>4. No Claim Discount Protection</b> Total claim amount in any one Period of Insurance up to HK\$60,000, or 15% of the insured vehicle's market value	✓	X
<b>5. Windscreen Excess Waiver</b> Windscreen and any other car windows up to HK\$6,000 any one occurrence and in aggregate	✓	X
<b>6. Personal Accident</b> Personal Accident - Death or Permanent Total Disablement of the Insured or named driver caused by a traffic accident whilst driving the insured vehicle	200,000	X
<b>7. Medical Expenses</b>	2,000	X
<b>8. Alternative Vehicle</b> Up to HK\$6,000 subject to a daily limit of HK\$1,000, and 20% of the rental cost borne by the insured	✓	X
<b>9. 24-Hour Emergency Roadside Assistance</b>	✓	Free referral service
<b>10. 24-Hour Emergency Towing Assistance</b>	✓	Free referral service
<b>11. 24-Hour Traffic Regulation Enquiry</b>	✓	✓
<b>12. 24-Hour Claims Service Centre</b>	✓	✓
<b>13. Claims Recovery Services</b>	✓	Free referral service
<b>14. Extension of Own Damage Coverage Guangdong Province, PRC (Optional)</b>	✓	X
<b>15. Extension for increased Third Party Property Damage Limit (Optional)</b>	✓	X

## IA Levy

IA levy collected by the Insurance Authority has been imposed on relevant policy (except for certain exempted insurance classes) at the applicable rate and would be remitted in accordance with the prescribed arrangements. Policyholders/customers should pay the levy in accordance with the law. For further information, please visit [www.qbe.com/hk](http://www.qbe.com/hk) or [www.ia.org.hk](http://www.ia.org.hk).

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

# Claims commitment

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Claims management is a key focus area at QBE as it is ultimately what matters most to customers. It forms part of a broader risk-management programme in which we continue to invest heavily. We offer the support and expertise to try to prevent our clients going through disruption and trauma in the first place.

## Simple and easy eClaims

- Our cutting-edge digital platform allows customers to make their claims anytime and anywhere, streamlining the claims process
- Customers have the option to select their preferred panel repairer, ensuring high-quality repairs and a seamless customer experiences
- A comprehensive online platform that provides customers with a single point of access for all their claims-related needs

## Choose your panel repairer for quality repairs and peace of mind

With panel repairers located across Hong Kong, Customers can access a reputable repairer in a convenient location, ensuring a smooth and hassle-free claims process.

Our panel repairers provide customers with a range of benefits:



Additional NCD protection of HK\$10,000



Surveyor contact in 4 business hours with inspection arranged in 3 days



No upfront payment with 12-month workmanship warranty



Free ozone car interior cleaning service



Claim submission assistance



License renewal and vehicle examination service at HK\$950

## Road side assistance

Our 24/7 towing service is more than just a basic towing service - it's a comprehensive roadside assistance solution

Scan here for more information:



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This benefit is applicable to Private Car's Comprehensive cover only and subject to policy terms and conditions. Customers should obtain and provide the third party contact together with the car camera footage (if available) to QBE.



## 昆士蘭保險香港汽車超級保險

我們明白你的座駕不單是出行工具，亦是你生活中不可或缺的一部分。昆士蘭保險汽車超級保險計劃為你的座駕提供高達市場價值的全面保障值。汽車超級保險讓你出行順暢，全無後顧之憂。

我們的汽車超級保險亦提供一站式解決方案，當中包括多項免費的附加保障，讓你安心享受駕駛樂趣。

### 產品特點

#### 全面保障

我們為你的座駕提供全面保障。除了法例規定的第三者保險，我們的綜合保險會支付維修費用、後備車輛的租車費甚至不幸發生意外時的醫療費用。

#### 範圍延伸至廣東省

需要經常在中國廣東省內駕駛？你可選擇加上廣東省車輛損毀延伸保障，倍添安心。

#### 提高第三者財產損毀限額

你可選擇提高第三者財產損毀限額，獲得更多保障。你可因應需要將限額從標準的200萬港元提高到300萬港元至500萬港元。

#### 電動車亦受保障

我們承保各類車輛，包括汽油車、混合動力車及電動車。我們提供具競爭力的保費，準確反映車輛規格及駕駛狀況。

## 產品特點

保障	最高賠償額 (港元)	
	綜合保險	第三者保險
1. 受保車輛意外損毀	✓	X
2. 第三者人身傷亡及財產損毀的法律責任	✓	✓
3. 舊換新賠償 如果意外是在車輛首次註冊的12個月內發生， 而首次註冊是在車輛製造日起12個月內完成	更換一輛同款新車	X
4. 無索償折扣保障 任何投保期的總索償金額不超過60,000港元， 不超過60,000港幣或受保車輛市值百分之十五	✓	X
5. 擋風玻璃豁免墊底費 擋風玻璃及任何其他車窗損毀的每次索償限額 及累計限額為6,000港元	✓	X
6. 個人意外 人身意外 — 受保人或指定司機在駕駛受保車輛 時因交通意外導致死亡或永久完全傷殘	200,000	X
7. 醫療費用	2,000	X
8. 後備車輛 港幣6,000元(每日上限為1,000港元)；及20%的 租車費用由受保人承擔	✓	X
9. 24小時緊急路邊救援	✓	免費轉介服務
10. 24小時緊急拖車服務	✓	免費轉介服務
11. 24小時交通管制查詢	✓	✓
12. 24小時索賠服務中心	✓	✓
13. 追討賠償服務	✓	免費轉介服務
14. 至中國廣東省車輛損毀延伸保障 (自選)	✓	X
15. 提高的第三者財產損毀保障額 (自選)	✓	X

### 保監局徵費

保險業監管局已按適用費率對相關保單（若干獲豁免保險類別除外）徵收徵費，有關徵費將按照訂明安排匯付。保單持有人/客戶應按法例繳交徵費。欲知進一步資訊，請瀏覽[www.qbe.com/hk](http://www.qbe.com/hk)或[www.ia.org.hk](http://www.ia.org.hk)。

注意：此小冊子只供參考之用，所有條款及細則概以保單為準。

## 索償承諾

索償對客戶至關重要，因此索償管理是昆士蘭保險的主要關注範疇，亦是我們持續大力投資的整體風險管理計劃的組成部分。我們提供專業支援，幫助客戶將阻礙及損害減至最低。

### 簡單易用的網上理賠服務

- 我們採用先進的數碼平台，讓客戶隨時隨地提出索償，簡化相關程序
- 客戶可選擇合意的網絡維修中心，確保獲得優質的維修服務及順暢的客戶體驗
- 全面的網上平台為客戶提供一站式服務，以滿足所有索償相關需求

### 選擇優質的網絡維修中心 加倍安心

我們的網絡維修中心遍布全港，而且位置便利，客戶可輕易找到信譽良好的維修中心，確保賠償過程順暢無阻。

我們的網絡維修中心為客戶提供多項好處：



額外享有港元\$10,000的無索償折扣



公證行於4個辦公小時內聯絡您並於3天內安排檢查受保車輛



免預繳維修費用及額外加送12個月維修保養服務



免費車廂臭氧清潔服務



代辦理賠服務



政府驗車及續牌預檢服務低至港元\$950

### 中途修理服務

我們的全天候拖車支援服務不單是基本的拖車服務，更是全面的中途修理服務解決方案

此保障只僅適用於汽車全險客戶，並受條款及細則約束。客戶應獲取第三方聯繫信息，並將其與車輛攝像機鏡頭影片（如果有）一併提交至昆士蘭保險香港。

了解更多，請掃以下二維碼：



## Company Profile 公司簡介

**QBE Hongkong & Shanghai Insurance Limited (QBE Hong Kong)**, part of the QBE Insurance Group, offers a comprehensive range of general insurance products. QBE has had a presence in Hong Kong since 1920 and its customers include individuals, small to mid-sized businesses, large companies and multinational corporations.

**QBE Insurance Group** is a leading global insurance and reinsurance company with operations in key insurance markets. Tracing its origin back to 1886, QBE Insurance Group is listed on the Australian Securities Exchange and is headquartered in Sydney.

昆士蘭聯保保險有限公司屬昆士蘭保險集團一份子，提供全面的一般保險方案。昆士蘭保險香港成立於1920年，其客戶包括個人，中小型企業，大型公司和跨國公司。

昆士蘭保險集團為一家全球領先的一般保險和再保險公司，於主要保險市場營運業務。昆士蘭保險集團的起源可追溯至1886，於澳洲證券交易所上市，總部位於悉尼。



### **QBE Hongkong & Shanghai Insurance Ltd.**

#### **昆士蘭聯保保險有限公司**

33/F, Oxford House, Taikoo Place,  
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  
CS Hotline 客戶服務熱線：+852 2828 1998  
Website 網址：www.qbe.com/hk



# Motor Supersurance Proposal Form

## 汽車超級保險投保書



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 in which vehicle is registered (Please fill in English) 汽車牌照上的登記名稱 (請以英文填寫)

Mr. 先生  Mrs. 太太  Miss 小姐  Ms 女士  In the name of a company 公司名義

HKID Card No. / Company Registration No.  
香港身份證號碼 / 公司登記號碼

Age  
年齡

Year of Driving Experience  
駕駛經驗 (年)

Home / Business Address 住宅 / 公司地址

Address where the vehicle is usually kept (if different from above) 通常存放該車之地址 (如與上述不同)

Email Address 電郵地址

Contact Tel. No. 聯絡電話

Mobile Phone 流動電話

Occupation 職業

Employer's Business / Nature of Business 僱主業務 / 業務性質

### The Vehicle 投保車輛資料

Vehicle Registration No. 車牌號碼

Make & Model 牌子及型號

Insured Value (Present Value including accessories like audio) 投保價 (現值, 包括音響之類的配置)

Anti-theft devices were installed in the vehicle 該車裝有防盜裝置

Type of Body 車身類別

Year of Manufacture 製造年份

Cubic Capacity / Carrying Capacity 汽缸容量 / 載重噸數

Seating Capacity (including Driver) 座位數目 (包括司機)

Chassis No. 底盤號碼

Engine No. 引擎號碼

Is it under Hire Purchase?  Yes 是  No 否  
車輛是否仍在供款期內?

If 'Yes', please provide hire purchase company name. 如「是」, 請填寫財務公司名稱。

Has the vehicle been altered / modified in any way?  Yes 是  No 否  
該車是否經過任何改裝或修飾?

If 'Yes', please provide further details. 如答「是」, 請詳列之。

### Use of the Vehicle 投保車輛用途

Will the vehicle be used SOLELY for social, domestic, pleasure, and by the proposer in person for business use?  Yes 是  No 否  
該車是否只會用於投保人私人事務及普通用途?

If 'No', please tick the intended use(s). 如答「否」, 請✓有關用途。

- Carrying passengers or goods for hire and reward 租賃載客或載貨  
 In connection with motor trade 與銷售車輛有關用途  
 Driving instruction 教授駕駛

Please provide further details: 詳情:

## Cover Required 投保需要

Period of Insurance 投保期限

From 由  DD日  MM月  YY年 To 至  DD日  MM月  YY年

Cover type 險種

- Comprehensive 綜合保險  
 (Optional) Extension to Guangdong Province 廣東省延伸保障 (選購項目)  
 Third Party Only 第三者保險

## No Claim Discount 無賠償折扣

Do you hold Insurance in your own name? 閣下現時有否為車輛投保?  Yes 有  No 否

If 'Yes', please specify: 如答「有」, 請提供:

Name of Previous Insurer 以往保險公司名稱

Policy No. 保單號碼

Expiry Date 到期日

 DD日  MM月  YY年

Registration No. (if different from the Vehicle) 車牌號碼 (如與投保車輛不同)

Percentage of NCD entitled 現享有「無賠償折扣」

 %

Have you ever made a claim under any motor vehicle insurance policy? 你曾否向保險公司索償?  Yes 曾  No 不曾

If 'Yes', please give details and amount of claim. 如答「曾」, 請述詳情及賠償數目。

## Drivers 駕駛人資料

	Unless specified here, applicant shall be taken as Driver 1 of the policy 除非在此註明, 否則申請人會自動成為保單的駕駛人 (一)			
	DRIVER 1 駕駛人 (一)	DRIVER 2 駕駛人 (二)	DRIVER 3 駕駛人 (三)	DRIVER 4 駕駛人 (四)
Full Name of Driver 駕駛人姓名				
I.D. Card No. 身份證號碼				
Age 年齡				
Year of Driving Experience 駕駛經驗 (年)				
Occupation 職業				
Relationship to Proposer 與投保人關係				

Remarks:

- The basic premium for a private car comprehensive policy accounts for two named drivers. The policy may be extended to include up to four named drivers on payment of an additional premium.
- Travel assistance service is a free privilege to Comprehensive Cover policyholder only. If the proposal is in the name of a company, this service will be available to Driver 1 only.

備註:

- 私家車綜合保險之基本保費已包括兩位記名駕駛人。如需包括更多記名駕駛人, 保單可在收取額外保費的條件下增添至最多四位記名駕駛人。
- 旅遊支援服務為私家車綜合保險之保單持有人專享之免費服務。如以公司名義投保, 該服務只適用於駕駛人 (一)。

## Driving and Medical History 駕駛及健康狀況

- ALL regular driver(s) of the proposed vehicle have:
- NOT been involved in any motor accident or loss during the last three years;
  - NO recorded traffic conviction nor pending prosecutions during the last three years
  - NEVER been disqualified from driving;
  - NEVER had motor insurance proposal declined, policy cancelled or renewal refused;
  - MEETING the requirement for physical fitness for driving as specified by law regarding vision, hearing, mental and physical health
- 所有經常駕駛受保車輛的人士：
- 在過去3年內沒有沒有遭遇交通意外；
  - 在過去3年內沒有交通違例判罪記錄或未決檢控；
  - 從未被停牌；
  - 從未被拒絕投保、取消保單或拒絕續保；
  - 達到法例對駕駛者體格的要求，包括視力、聽力、精神以及身體狀況等

Please provide further details if any of the above are not met. 如不符合以上任何一項條件，請詳細說明：

## Declaration and Signature 聲明及簽署

1. I / We, the owner of the proposed vehicle, declare that to the best of my / our knowledge and belief the foregoing answers are true and complete in every respect. I / We agree 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 / us and QBE Hongkong & Shanghai Insurance Ltd.  
本人 / 吾等，為投保車輛之車主，謹此聲明所有資料提供，均就本人 / 吾等所知，據實呈報。本人 / 吾等同意本投保書，將會作為本人 / 吾等與昆士蘭聯保保險有限公司訂立保險契約及以後續約之根據。
2. 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

## Important Note 重要事項

- The Limit of Indemnity (Policy Section I) you select in this Proposal Form will be used for premium calculation for Comprehensive Insurance. In case of a claim for loss of or damage to the Motor Vehicle, the maximum amount of our payment, subject to the terms and conditions of the insurance policy including any claims excesses that may apply, is limited to
  - a) the reasonable market value of the Motor Vehicle at the time of its loss or damage; or
  - b) the Limit of Indemnity (Policy Section I) that you select in this Proposal Form whichever is the lesser amount.
- The Proposer should disclose all facts even he is in doubt as to whether any facts are construed as material.
- Should the proposer fail to disclose in the proposal form all material facts that may influence the Company's acceptance and assessment of this proposal, the proposer's rights under the policy to be issued may be prejudiced.
- It is advisable for the proposer to keep records (including copies of letters) of all information supplied to the Company for the purpose of application for this insurance.
- 汽車綜合保險之保費乃根據所選擇之賠償限額釐訂。保單條文規定，被保車輛損毀之最高賠償額將為被保車輛損毀當天之市場價值；或賠償限額兩者中之較低者扣除自負額之淨值。
- 投保人應明確提出所有重要事實，即使對此等事實之重要性有所懷疑，亦應確實說明。
- 如投保人未能在本投保書內提供足以影響本公司對投保之接納及估計的重要事實，投保人在保單內之權益將受影響。
- 投保人應保留所有曾呈交本公司的資料紀錄，包括書信之副本。

**For Office Use Only 本公司專用**

Account No. 賬戶號碼 \_\_\_\_\_

Policy No. 保單號碼 \_\_\_\_\_

**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, cancellation 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 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;
- 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 bodies, regulators 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

士蘭聯保險有限公司 (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記錄, 以及本公司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 (強制)**

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. 閣下保單索償的調查、分析、處理及賠償;
5. 保費通知、收集保費和款項;
6. 行使有關保險單賦予的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、執法機構及法庭頒令的要求;
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進行的統計或精算研究;
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; 及
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發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:

- A. 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、研究、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)、數據處理或儲存或有關服務的第三者服務供應商 (不論是本公司的一部分) 或任何其他從事與保險或再保險業務有關的人士, 或中介人, 或提供索償或調查或其他與保險業務有關的服務供應商;
- B. 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;
- C. 透過聯會提供予任何聯會的會員, 以達到任何上述 (B) 中提到的或直接相關的用途;
- D. 政府機構、監管機構或任何其他本公司或本集團內的任何公司根據任何適用的法律或法規必須或已經同意向其披露有關資料的機構;
- E. 執業律師;
- F. 認可核數師; 及
- G. 本集團內已承諾將資料保密的其他保險公司。

上列各方可能位於海外, 包括澳洲及菲律賓。這些海外國家保障個人資料的法律不一定與香港的有關法律相同, 亦不一定能達到相同目的。即閣下的個人資料可能得不到相等或相若於香港法律下的保障水平。然而, 本公司將閣下的個人資料轉發給服務供應商或轉發到海外時, 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, 並遵守相關的私隱和個人資料保護法律。

一旦本公司、本集團內的任何公司、或本集團的品牌或實質上的全部資產被無關聯的第三方收購, 閣下的個人資料可能會成為被轉讓的資產之一。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, 或以完成有關交易及使被收購的企業可持續經營。

閣下有權拒絕向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法), 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。

本公司致力確保閣下個人資料安全和保密, 資料的保留時間亦不會超過實際所需。

**直接市場推廣產品及服務**

為提供更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) 以及其他資料, 包括但不限於年齡、性別、職業、個人興趣、婚姻狀況、家庭及教育程度 ("市場推廣用途的個人資料"), 作為本公司產品及服務的直接促銷, 包括但不限於本公司的保險、銀行及金融服務、公積金計劃及一般保險產品。本公司在未得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保險、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。本公司在未得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。

閣下如不欲收取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。查閱閣下的個人資料需支付行政費用。有關查閱或更正的要求, 或有關撤回個人資料用於直接市場推廣的同意, 或如欲索取更多有關本公司的個人資料政策和實務, 可致函香港鰂魚涌皇道979號太古坊滙豐大廈33樓士蘭聯保險有限公司, 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。

#### **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.**

#### **昆士蘭聯保保險有限公司**

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