

IMPORTANT NOTES 注意事項

1. The Insured must be a Hong Kong resident who is over 16 years of age.
投保人必須為16歲以上之香港居民。
2. The policy shall be interpreted in accordance with the laws and of the jurisdiction of Hong Kong.
本保單之條款將以香港之法律及司法為依據。
3. Loss of golfing equipment and personal effects must be reported to the local police within 24 hours and a police report obtained.
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. 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 from the day of occurrence. If the occurrence happens outside Hong Kong, claim report and the relevant documents shall be submitted to QBE HKSI within 30 days upon return to Hong Kong.
如欲申請賠償，受保人必須從速通知本公司任何可能導致索償的事故，並於事發後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。如事故發生在香港境外，所有有關文件必須在香港後30天內交予本公司。

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

About QBE Hongkong & Shanghai Insurance Ltd. 昆士蘭聯保保險有限公司概覽

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 general 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.

Manulife (International) Limited (incorporated in Bermuda with limited liability) ("Manulife") and QBE Hongkong & Shanghai Insurance Limited ("QBE Hong Kong") have entered into an Exclusive Distribution Agreement by which Manulife shall be engaged in the marketing and promotion of QBE Hong Kong general insurance products. While appropriate, Manulife's licensed individual insurance agents shall be appointed and registered as QBE Hong Kong licensed individual insurance agents to distribute QBE Hong Kong general insurance products

This product brochure has been prepared by and the product(s) described in this product brochure are solely underwritten by QBE Hong Kong.

昆士蘭保險(香港)有限公司(昆士蘭保險香港)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年，於澳洲證券交易所上市，總部位於悉尼。

宏利人壽保險(國際)有限公司(於百慕達註冊成立之有限責任公司)〔「宏利」〕與昆士蘭聯保保險有限公司〔「昆士蘭保險香港」〕達成獨家分銷協議，宏利將為昆士蘭保險香港的一般保險產品進行營銷和推廣工作。在合適的情況下，宏利持牌個人保險代理人將被委任並註冊為昆士蘭保險香港的持牌個人保險代理人，以分銷昆士蘭保險香港的一般保險產品。

此產品小冊子由昆士蘭保險香港編製，小冊子內所述的產品由昆士蘭保險香港獨家承保。

QBE HONGKONG & SHANGHAI INSURANCE LTD. 昆士蘭聯保保險有限公司

Part of QBE Insurance Group 屬昆士蘭保險集團一份子

33/F, Oxford House, Taikoo Place,
979 King's Road, Quarry Bay, Hong Kong
香港鯉魚涌英皇道979號太古坊濠豐大廈33樓
Website 網址: www.qbe.com/hk

UWE.ML.BGOFV2-2.2.2102

Golfer's Worldwide Protector

高爾夫球保險



Underwritten by 承保機構
QBE Hongkong & Shanghai Insurance Ltd.
昆士蘭聯保保險有限公司

Manulife 宏利



GOLFER'S WORLDWIDE PROTECTOR is an insurance package exclusively designed for golfer like you. It offers a comprehensive cover to protect you against accident, legal liabilities, loss of golfing equipment and personal effects.

「高爾夫球保險」計劃專為愛好高爾夫球運動人士而設。本計劃為閣下提供人身意外、個人責任、高爾夫球具及私人財物等保障。

BENEFITS 承保範圍	Maximum Limits (HK\$) 最高賠償限額 (港元)
<p>Personal Accident 個人意外</p> <p>Pays a lump sum cash compensation, according to specified scale of benefits within policy, in the event of accidental death or permanent disablement occurring whilst playing or practising golf on any recognised golf club or driving range.</p> <p>The maximum limit for any Insured above 70 years of age will be HK\$300,000.</p> <p>依據保單內詳列之權益表賠償予受保人於任何認可之高爾夫球會或練習場內玩球時遇上意外而導致死亡或永久傷殘。年齡為70歲以上之受保人，此項最高賠償限額將不超過300,000港元。</p>	1,000,000
<p>Personal Liability 個人法律責任</p> <p>Pays for legal liability to another person for accidental bodily injury or damage to property caused by the Insured whilst playing or practising golf at any recognised golf club or driving range. Subject to an excess of HK\$1,000 for each and every claim to third party's property damage.</p> <p>賠償受保人於任何認可之高爾夫球會或練習場內如因疏忽而導致他人身體或財物受損而需要負上之法律責任。而第三者之財物損毀之自負金額為1,000港元。</p>	5,000,000 <small>* Compensation for legal liability occurring within the territory of The United States of America or The Dominion of Canada subject to a maximum of HK\$1,500,000 * 於美國及加拿大國境內所需承擔之法律責任，最高賠償保障金額為1,500,000港元。</small>
<p>Golfing Equipment 高爾夫球具</p> <p>Pays for loss of or damage to golfing equipment belonging to you whilst in transit to or from or whilst at any recognised golf club or driving range. Subject to an excess of HK\$200 for each and every claim.</p> <p>保障您各類的高爾夫球裝備在任何認可的高爾夫球會或練習場內或往返該處之途中，因意外而引致的損失或損毀。唯每件 / 宗意外之自負金額為200港元。</p>	25,000 (3,000 per article 每件物件)
<p>Personal Effects 個人財物</p> <p>Pays for loss or damage to personal effects belonging to you in any recognised golf club or driving range. Subject to an excess of HK\$200 for each and every claim.</p> <p>保障您的個人財物在任何認可之高爾夫球會或練習場內，由意外而引致的損失或損毀。唯每件 / 宗意外之自負金額為200港元。</p>	5,000 (3,000 per article 每件物件)
<p>Hole in One 一桿入洞</p> <p>Reimburse bar or drink expenses incurred following the Insured's achievement of a "Hole in One" at any recognised golf club.</p> <p>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。</p>	5,000 (per event 每一事故)
24-Hour Worldwide Emergency Assistance Hotline Service 24小時全球緊急援助熱線服務	

PREMIUM (per person) 保費 (每人)	Original 原價	Discounted 折實
	HK\$ (港元)	
Annual 全年	500	400
Monthly* 月費*	42	33

* An amount equals to 3 months' premium will be charged as 1st instalment which is non-refundable. The policy will be automatically renewed from the 4th month on monthly basis with premium debited to the nominated credit card account.

* 首次付款需繳付三個月之保費，且該保費將不獲退還，由第四個月開始保單將逐月自動續保，每月保費將由所提供信用卡賬戶自動支付。

MAIN EXCLUSIONS 主要不保事項

- Any consequence of war, terrorism, asbestos, riot, internet operations, civil commotion, nuclear fission or fusion and radioactive contamination.
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。
- Any prohibition or regulations by any government, any illegal or unlawful acts by the Insured or confiscation, detention, destruction by customs or other authorities.
因受保人的違法行為遭政府禁令、法例、被海關沒收或扣留。
- The Insured being in any violation of the laws or resistance to arrest.
受保人違法或拒捕。
- 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, etc.
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等。
- Alcoholism or drug abuse.
酗酒或濫用藥物。
- Mental and nervous disorders, venereal disease, AIDS, or AIDS-related complex (ARC).
精神失常、性病、愛滋病或有關之症狀。
- Suicide or attempted suicide or intentional self injury.
蓄意令自己受傷或自殺。
- Pregnancy, childbirth or miscarriage and all complications thereof.
懷孕、流產、分娩、墮胎或由上述引起之其他病症。

IA Levy 保監局徵費

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. Policy holders / customers should pay the levy in accordance with the law. For further information, please visit www.qbe.com/hk or www.ai.org.hk.

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 或 www.ai.org.hk。