

QBE Hongkong & Shanghai Insurance Limited - Macau Branch

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www.qbe.com/mo



This letter contains important information. Please read it carefully and share the letter with anyone else who has an interest in your policy.

Dear Policyholder

Completion of the Transfer of Insurance Business from QBE General Insurance (Hong Kong) Limited to QBE Hongkong & Shanghai Insurance Limited

We refer to the earlier correspondence dated 21 August 2024 about the transfer of the whole of the general insurance business of QBE General Insurance (Hong Kong) Limited (**QGI**) (operating in Macau through its registered Macau Branch (**QGI Macau Branch**) carried on in or from Macau to QBE Hongkong & Shanghai Insurance Limited (**HKSI**) (operating in Macau through its registered Macau Branch (**HKSI Macau Branch**) (**Transfer**). The Transfer was approved by the Macau Chief Executive pursuant to Macau Chief Executive Dispatch no. 130/2024 published on 12 August 2024.

We are writing to confirm that the Transfer has taken place. Accordingly, general insurance policies written by QGI Macau Branch (which includes your policy) have been transferred to and vested in HKSI Macau Branch with effect from **00:01 a.m. on 1 October 2024 (Effective Date)**. Further, QGI Macau Branch's rights and obligations under your policy have been assumed by HKSI Macau Branch on and after the Effective Date. The Transfer has no impact on the benefits under your policy, its terms and conditions or your rights and obligations under your policy.

For this purpose, please find enclosed the **Transfer Certificate** evidencing the transfer of your insurance policy to HSKI Macau Branch.

Your personal data that QGI Macau Branch holds in relation to your policy and/or claim have been transferred to HKSI Macau Branch on or after the Effective Date in accordance with applicable laws in Macau (including the Personal Data Protection Act (Law 8/2005)). HKSI Macau Branch will continue to process your personal data in accordance with QBE's Macau privacy policy available at <https://www.qbe.com/mo/en/privacy-policy>. You do not need to take any action in this regard.

If there are any additional named insureds or anyone else with entitlement to the benefits under your policy

(such as individual members, if applicable, and dependents), please make them aware of the Transfer and pass on this letter to them as soon as possible.

Keeping you informed

For further details about the Transfer, please refer to our website at

<https://www.qbe.com/mo/en/insurance-business-transfer> (in English), <https://www.qbe.com/mo/zh-mo/insurance-business-transfer> (in Chinese).

You can ask us any further questions you may have by emailing us at info.mac@qbe.com – our team is on hand to answer any questions relating to the Transfer. Alternatively, you can call us at [+853 2832 3909](tel:+85328323909) or write to us at Rua do Comandante Mata e Oliveira, nº 32, Edifício “Associação Industrial de Macau”, 8º andar “B” a “C”). Please contact QBE customer services (i.e. info.mac@qbe.com) for general questions about your policy or claim.

If you have a claim pursuant to your policy that was being dealt with by QGI Macau Branch at the time of the Transfer, you may email HKSI Macau Branch at claims.mac@qbe.com, or call HKSI Macau Branch at telephone [+853 2832 3909](tel:+85328323909) or write to us at Rua do Comandante Mata e Oliveira, nº 32, Edifício “Associação Industrial de Macau”, 8º andar “B” a “C”.

We thank you for your continued strong support.

Yours sincerely

QBE General Insurance (Hong Kong) Limited - Macau Branch



QBE Hongkong & Shanghai Insurance Limited



Transfer Certificate

This Transfer Certificate is Made Part of and Should be Attached to your Policy

In accordance with Macau Chief Executive Dispatch no.130/2024 and Chief Executive Order no. 41/2024 published in the Macau Official Gazette no. 33 of Series I, in force since 1 October, 2024, the insurance license granted to QBE General Insurance (Hong Kong) Limited - Macau Branch (**QGI Macau Branch**) has been revoked and a new general insurance license granted to QBE Hongkong & Shanghai Insurance Limited (**HKSI Macau Branch**).

As approved by the abovementioned Chief Executive Dispatch no. 130/2024, the insurance business of QGI Macau Branch has been authorized to be fully transferred to HKSI Macau Branch. The transfer has occurred on **00:01 a.m. on 1 October 2024**.

As of this date, all of the assets comprising the business of QGI Macau Branch have been transferred to HKSI Macau Branch, including all insurance policies held by policyholders together with all and their corresponding rights and obligations.

The abovementioned policy which you have entered into with QGI Macau Branch is, as of this date, transferred to HKSI Macau Branch, and all references in the policy to QGI Macau Branch should be considered replaced by references to HKSI Macau Branch.

This transfer does not affect or modify any terms, conditions or benefits set out in your policy, and HKSI Macau Branch is now responsible for all obligations and commitments made under your policy.

For and on behalf of

**QBE General Insurance (Hong Kong) Limited -
Macau Branch**
Lei Yu
General Representative



QBE Hongkong & Shanghai Insurance Limited
Paul Li
Branch Manager


