



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

智駕樂

SmartPro Drive Insurance



With effect from Jan 2024

SmartPro Drive Insurance

Getting behind the wheel can be great fun as it takes you where you want to. Yet a happy ride will only be one that is smooth and safe with a suitable car insurance policy in place that gives you the right protection when needed.

SmartPro Drive Insurance offers all-round coverage for loss and damage due to car accidents, and for car removal to repair and redelivery thereafter. Medical expenses will be indemnified as well.

The plan also offers an array of free 24/7 emergency assistance services, including roadside repair, towing, and alternate vehicle arrangement.

Free benefits like electric car charger third party liabilities protection are provided too.

The optional coverage in Guangdong Province is definitely a must for cross-border traveller.

Let **SmartPro Drive Insurance** accompany you all the way. You will be able to drive with great peace of mind.

Plan Highlights

- ◆ Cover various types of **private motor car**, including **hybrid** and **electric**
- ◆ **Third Party Legal Liabilities** up to HK\$100,000,000
- ◆ **Electric Car Charger Third Party Liabilities Protection** – encourage use of electric cars which are more environmentally friendly and sustainable
- ◆ **Personal Accident to the Named Driver** – cover car accidents occurred to the named driver while driving, reimburse up to HK\$200,000
- ◆ **New for Old Replacement Vehicle** – if the insured motor car sustains total loss, it will be replaced with one of the same make and model without deducting depreciation
- ◆ Arrange and pay rental expenses for an **alternate vehicle** when the insured motor car is under repair after being immobilised due to an accident or being stolen, reimburse up to HK\$6,000
- ◆ **24-Hour Emergency Roadside Assistance Services** – help arrange emergency roadside repair, towing and more
- ◆ Optional Benefit – extended coverage for **loss and damage** to the motor car in **Guangdong Province**
- ◆ **No Claim Discount (NCD) Protector** – offer the same NCD upon next renewal when the sum of all claims (after excess) does not exceed HK\$75,000 or 20% of the sum insured (whichever is lesser)



Plan Summary

| Plan Level | Comprehensive | Third Party Legal Liabilities |
|--|---|-------------------------------|
| Type of Insured Motor Car | Private motor cars, including hybrid and electric | |
| Period of Insurance | 1 year | |
| Geographical Area | <ul style="list-style-type: none"> ▪ Hong Kong; and ▪ Guangdong Province [▲] | Hong Kong |
| Usage of the Insured Motor Car | <ul style="list-style-type: none"> ▪ For social, domestic and pleasure purposes; or ▪ For the policyholder's business or profession | |
| Policyholder | <ul style="list-style-type: none"> ▪ Registered owner of the insured motor car | |
| Insured Driver | <ul style="list-style-type: none"> ▪ The policyholder; or ▪ Any other person who is driving on the policyholder's order or permission | |
| Major Benefit Items | | |
| Section (I) – Against Loss of or Damage to the Motor Car | Included | - |
| Section (II) – Against Third Party Legal Liabilities | Included | |
| Section (III) – Indemnity of Medical Expenses | Included | - |
| Free Additional Benefits | Included | |
| Optional Benefit (subject to additional premium) | Applicable | - |

[▲] Only applies to Optional Benefit.

Schedule of Benefits

| Plan Level | Comprehensive | Third Party Legal Liabilities |
|--|--|-------------------------------|
| Benefit Items | HK\$ | |
| Section (I) – Against Loss of or Damage to the Motor Car | | |
| Policy Limits of Liability | | |
| 1. Loss of or Damage to the Motor Car Cover the loss of or damage to the insured motor car, its accessories and spare parts | Reasonable market value of the insured motor car at the time of loss/ damage or sum insured, whichever is lesser | - |
| 2. Removal to the Nearest Repairer Shop and Redelivery after Repair Cover the reasonable cost of removal of the disabled insured motor car to the nearest repairer and redelivery after repair to the insured's address in Hong Kong | 20% of the agreed cost of repairs | - |
| 3. Authorised Repair Limit Cover the reasonable charge of necessary repair as authorised by the insured | 1,000 | - |
| Section (II) – Against Third Party Legal Liabilities | | |
| Policy Limits of Liability | | |
| 1. Third Party Death or Bodily Injury Cover the insured, other insured drivers and other occupants of the insured motor car against the legal liability for third party due to car accidents | 100,000,000 | |
| 2. Third Party Property Damage Cover the insured, other insured drivers and other occupants of the insured motor car against the legal liability for third party due to car accidents | <u>2 options</u> ■ 2,000,000; or ■ 5,000,000 | |
| Section (III) – Indemnity of Medical Expenses | | |
| Policy Limit of Indemnity | | |
| 1. Medical Expenses of Bodily Injury Sustained by the Insured/ Other Insured Drivers/ Other Occupants of the Motor Car Cover the reasonable medical expenses due to car accidents | 5,000 | - |

Schedule of Benefits

| Plan Level | Comprehensive | Third Party Legal Liabilities |
|--|--|-------------------------------|
| Benefit Items | HK\$ | |
| Free Additional Benefits | Policy Limits of Liability | |
| 1. Personal Accident to the Named Driver Cover the following sustained by the named driver while driving due to a car accident within 3 months thereof: <ul style="list-style-type: none"> - death - total and irrecoverable loss of all sight in both eyes - total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot - total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and irrecoverable loss of all sight in one eye - total and irrecoverable loss of all sight in one eye - total loss by physical severance at or above the wrist or ankle of one hand or one foot | 200,000 200,000 200,000 200,000 200,000 100,000 100,000 | - |
| 2. No Claim Discount (NCD) Protector Offer the same NCD upon next renewal when the sum of all claims (after excess) does not exceed a certain limit* | *75,000 or 20% of the sum insured, whichever is lesser | - |
| 3. New for Old Replacement Vehicle[#] If the insured motor car sustains total loss, it will be replaced with one of the same make and model without deducting depreciation | Included | - |
| 4. Windscreen Excess Waiver Benefit Waiver of corresponding excess for repair or replacement of any accidental broken glass in the windscreen or the windows at a designated repairer | 5,000 | - |

[#] This benefit item only applies when

- (a) the insured is the first registered owner of the insured motor car;
- (b) the total loss occurs within the first 12 months of the first registration of the insured motor car with the Transport Department of Hong Kong; and
- (c) the first registration of the insured motor car with the Transport Department of Hong Kong must be made within 12 months from the date of manufacture thereof.

Schedule of Benefits

| Plan Level | Comprehensive | Third Party Legal Liabilities |
|--|--|-------------------------------|
| Benefit Items | HK\$ | |
| Free Additional Benefits | Policy Limits of Liability | |
| 5. 24-Hour Emergency Roadside Assistance Services | | |
| | Hotline service and emergency assistance services | Hotline service |
| a) 24-Hour Emergency Roadside Repair Service | 2,000 | Included |
| b) 24-Hour Emergency Towing Service | 2,000 | Included |
| c) 24-Hour Claims Advice | Included | |
| d) 24-Hour General Advice | Included | |
| e) Alternate Vehicle Arrange and pay rental expenses for an alternate vehicle of similar make or model when the insured motor car is being immobilised due to a car accident and repaired for more than 48 hours, or discovered stolen and not found within 48 hours after such discovery - limit per day, max. 6 days | 6,000 (after 20% of the expenses paid by the insured) 1,000 | - |
| 6. Loss of or Damage to Personal Effects Following Theft, Robbery, Break-in or Road Traffic Accident | 3,000 (after excess of 10% of the adjusted loss) | - |
| 7. Electric Car Charger Third Party Liabilities Protection Cover the sums which shall become legally liable to third party in respect of property damage, death or bodily injury | 2,000,000/ per accident and per period of insurance (after excess of 5,000 for third party property damage) | |
| Optional Benefit (subject to additional premium) | Policy Limits of Liability | |
| 1. Extension of Own Damage Coverage in Guangdong Province, PRC Extend cover to the insured motor car under Section (I) – Against Loss of or Damage to the Motor Car if the insured motor car is in Guangdong Province (policy limits of liability remain unchanged) | Included | - |

No Claim Discount⁺

Upon renewal, you will enjoy the following premium discount if no claim has been submitted during the respective no claim period:

| No Claim Period Immediately Preceding Policy Renewal | 1 year | Consecutive | | | |
|--|--------|-------------|---------|---------|-----------------|
| | | 2 years | 3 years | 4 years | 5 years or more |
| Discount Rate | 20% | 30% | 40% | 50% | 60% |

⁺ If (i) a claim has been made or has arisen under the policy during a period of insurance; and (ii) the premium discount applied during that period of insurance is 40% or less, no discount shall be applied on the renewal of the policy for the immediately succeeding period of insurance.

If (i) a single claim has been made or has arisen under the policy during a period of insurance; and (ii) the premium discount applied during that period of insurance is 50% or 60%, the premium discount which shall be applied on the renewal of the policy for the immediately succeeding period of insurance shall be reduced to 20% and 30% respectively.

If more than one claim has been made or has arisen under the policy during a period of insurance, regardless of the premium discount applied during that period of insurance, no premium discount shall be applied on the renewal of the policy for the immediately succeeding period of insurance.

Important Notes

1. The policy may be cancelled at any time by the policyholder by giving no less than 7 days' prior written notice to Blue Cross. Provided that no claim has been made under the policy, the policyholder shall be entitled to a partial refund of premium equivalent to the actual premium paid for that period of insurance less the premium to be charged according to the short period rates stated in the policy for the period of insurance has been in force and subject to a minimum and non-refundable premium of HK\$500 and the surcharge and levy of the Motor Insurers' Bureau of Hong Kong.
2. Blue Cross reserves the right to adjust the premium table from time to time.

General Exclusions

1. Any accident, loss, damage or liability caused, sustained or incurred:
 - (a) outside Hong Kong;
 - (b) whilst on the insured's order or with his permission or to his knowledge the insured motor car in respect of which indemnity is provided by the policy is being used otherwise than in accordance with "(4) Limitations as to Use of the Motor Car" in the terms and conditions of the policy, or being driven by any person other than an insured driver or is for the purposes of being driven by him in the charge of such person.
2. Any accident, loss, damage or liability, except insofar as is necessary to meet the requirements of the Motor Vehicles Insurance (Third Party Risks) Ordinance (Cap. 272 of the Laws of Hong Kong), directly or indirectly, proximately or remotely occasioned by, contributed to or by or traceable to or arising out of or in connection with:
 - (a) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power;
 - (b) strike, riot, civil commotion; or
 - (c) detention, seizure, confiscation or any attempt thereat;or by any direct or indirect consequences of any of the said occurrences.
3. Any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
4. Any accident, loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any liability of whatsoever nature directly or indirectly caused by, contributed to or by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and, for the purpose of this paragraph 4, combustion shall include any self-sustaining process of nuclear fission.
5. Any accident, loss, damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapon materials.
6. The following conditions:
 - (a) consequential loss of the insured motor car;
 - (b) depreciation, wear and tear, mechanical or electrical breakdown, failure or breakage of the insured motor car;
 - (c) damages to tyres unless damage is caused to other parts of the insured motor car at the same time; and
 - (d) any claim excesses applicable to Section (I) – Against Loss of or Damage to the Motor Car.
7. To indemnify any person claiming to be indemnified:
 - (a) unless such person shall observe, fulfill and be subject to the terms and conditions of the policy insofar as they apply; or
 - (b) if such person is entitled to indemnity under any other insurance policy.

Claim Procedure

- ◆ Within 7 days from the occurrence of the event giving rise to a claim under the policy, customers must provide notice of claim to Blue Cross by completing the claim form or via email to Blue Cross. Claim form must be submitted within these 7 days even if any of the claim documents is not readily available.
- ◆ In the event of traffic accident, please report to the police within 24 hours.
- ◆ In the event of any traffic accident or motor vehicle breakdown, please take proper precaution to prevent further loss of or damage to the insured motor car.
- ◆ In case of theft or other criminal act, please report to the police immediately.
- ◆ For emergency roadside assistance, please call the 24-Hour Emergency Roadside Assistance Services Hotline and quote the policy number.

For details of the claims conditions, please refer to the terms and conditions of the relevant insurance policy.

Notes

- ◆ This brochure is for distribution in Hong Kong only. The distribution of this brochure is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong. Should there be any discrepancy between the English and the Chinese versions of this brochure, the English version shall apply and prevail. This brochure is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
- ◆ SmartPro Drive Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
- ◆ Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.

Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is a subsidiary of AIA Group Limited. With over 50 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel, and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross distributes its products through various channels, including AIA agency force, online platform, direct sales, BEA network, insurance agents and brokers, as well as travel agencies.

In 2023, Blue Cross was assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司



www.bluecross.com.hk

Blue Cross (Asia-Pacific) Insurance Limited
藍十字(亞太)保險有限公司



Blue Cross 藍十字

An AIA Company 友邦保險成員公司

The Personal Data (Privacy) Ordinance – Personal Information Collection Statement (the “Statement”)

Blue Cross (Asia-Pacific) Insurance Limited (the “Company”) is a wholly owned subsidiary of AIA Group Limited. AIA Group Limited, together with its subsidiaries and affiliates are collectively referred to in this Statement as the “AIA Group”.

In compliance with the Personal Data (Privacy) Ordinance (the “Ordinance”), the Company would like to inform you of the following:

(1) From time to time, it is necessary for you to supply the Company with personal data in connection with the application for and provision of insurance products and services as well as the carrying out by the Company of other services relating to these insurance products and services. Failure to supply such data may result in the Company being unable to process your insurance applications or to provide or continue to provide the insurance products and services and/or the related services to you. Data may also be collected by the Company from you in the ordinary course of the Company’s business, for example, when you lodge insurance claims with the Company or generally communicate verbally or in writing with the Company, by means of documentation or telephone recording system, as the case may be.

(2) PURPOSES FOR COLLECTING PERSONAL DATA

Personal data relating to you held or collected by the Company (including but not limited to credit information and claims history) may be used for the following purposes:

- (i) processing applications for insurance products and services;
- (ii) providing insurance products and services to you and processing requests made by you in relation to our insurance products and services, including but not limited to requests for addition, alteration or deletion of insurance benefits or insured members, setting up of direct debit facilities as well as cancellation, renewal, or reinstatement of insurance policies;
- (iii) processing, adjudicating, settling and defending insurance claims as well as conducting any incidental investigation, detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
- (iv) performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching and reinsurance arrangement;
- (v) exercising the Company’s rights in connection with the provision of insurance products and services to you from time to time, for example, to recover indebtedness from you;
- (vi) designing insurance products and services with a view to improving the Company’s service;
- (vii) preparing statistics and conducting research;
- (viii) marketing services, products, advice and other subjects (please see further details in paragraph (4) of this Statement);
- (ix) complying with the obligations, requirements and/or arrangements for disclosing and using data that bind on or apply to the Company and/or the AIA Group or that it is expected to comply according to:
 - (a) any law binding on or applying to it within or outside the Hong Kong Special Administrative Region (“Hong Kong”) existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (b) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers within or outside Hong Kong existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information); or
 - (c) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers that is assumed by or imposed on the Company or the AIA Group by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations;
- (x) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the AIA Group and/or any other use of data and information in accordance with any group-wide programs for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- (xi) enabling an actual or proposed assignee, transferee, participant or sub-participant of the Company’s rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation;
- (xii) managing and administering the insurance agents of AIA Group; and
- (xiii) any other purposes relating to the purposes listed above.

(3) TRANSFER OF PERSONAL DATA

Personal data held by the Company relating to you will be kept confidential but the Company may provide such data to the following parties for the purposes set out in paragraph (2) of this Statement:

- (i) any agent, contractor or third party service provider who provides services to the Company in connection with the operation of its business including administrative, telecommunications, computer, payment, data processing, storage, investigation and debt collection services as well as other services incidental to the provision of insurance products and services by the Company (such as insurance adjusters, claim investigators, debt collection agencies, data processing companies and professional advisors);
- (ii) any other person or entity under a duty of confidentiality to the Company or the AIA Group including a member of the AIA Group which has undertaken to keep such data confidential;
- (iii) reinsurance companies with whom the Company has or proposes to have dealings;
- (iv) any person or entity to whom the Company or the AIA Group is under an obligation or otherwise required to make disclosure under the requirements of any law or rules, regulations, codes of practice, guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers binding on or applying to the Company or the AIA Group or with which the Company or the AIA Group is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or the AIA Group with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future;

- (v) any actual or proposed assignee, transferee, participant or sub-participant of the Company’s rights or business;
- (vi) third party reward, loyalty, co-branding and privileges program providers;
- (vii) co-branding partners and/or marketing partners of the Company and/or any member of the AIA Group (the names of such co-branding partners and/or marketing partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);
- (viii) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph (2)(viii) of this Statement;
- (ix) the following persons who carry out any of the purposes described in paragraphs (2) (i)-(2)(iii) of this Statement: insurance adjusters, agents and brokers, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; and
- (x) any member of the AIA Group, and its officers, employees, agents, internal or external consultants, professionals and/or other advisers.

Such information may be transferred to a place outside Hong Kong.

(4) USE AND PROVISION OF PERSONAL DATA IN DIRECT MARKETING

The Company may use your personal data in direct marketing and provide your personal data to the Company’s alliance program partners (as defined in paragraph 4(iii) below) for their use in direct marketing. Save in the circumstances exempted in the Ordinance, the Company cannot so use your personal data or provide your personal data to its alliance program partners for their use in direct marketing without your consent (which includes an indication of no objection). In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data of you held by the Company from time to time may be used by the Company in direct marketing;
- (ii) the following services, products, advice and subjects may be marketed:
 - (a) insurance, annuities, MPF/ORSO, wealth management, credit cards, financial, banking and related services and products;
 - (b) reward, loyalty, lucky draw programs or privileges programs and related services and products;
 - (c) services and products offered by the co-branding partners and/or marketing partners of the Company and/or any member of the AIA Group (the names of such co-branding partners and/or marketing partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);
 - (d) medical/healthcare and wellness services and products; and
 - (e) charitable/non-profitable, educational, recruitment and training causes.
- (iii) the above services, products, advice and subjects may be provided by the Company and/or the persons/providers below:
 - (a) any member of the AIA Group;
 - (b) third party reward, loyalty, co-branding or privileges program providers;
 - (c) co-branding partners and/or marketing partners of the Company and/or any member of the AIA Group (the names of such co-branding partners and/or marketing partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be); and/or
 - (d) medical/healthcare and wellness service providers (collectively “alliance program partners”);
- (iv) in addition to marketing the above services, products, advice and subjects itself, the Company also intends to provide the personal data described in paragraph 4(i) above to all or any of its alliance program partners described in paragraph 4(iii) above for use by them in marketing those services, products, advice and subjects described in paragraph 4(ii) above by contacting you, and the Company requires your written consent (which includes an indication of no objection) for that purpose;
- (v) the Company may receive money or other property in return for providing the personal data to its alliance program partners in paragraph 4(iv) above.

If you do not wish the Company to use or provide to its alliance program partners your personal data for use in direct marketing as described above, you may exercise your opt-out right by notifying the Company. You may write to the Corporate Data Protection Officer of the Company at the address provided in paragraph (5) of this Statement, or provide the Company with your opt-out choice in the relevant application form (if applicable).

(5) DATA ACCESS AND CORRECTION RIGHT

In accordance with the Ordinance, you have the right to check whether the Company holds personal data about you and to require the Company to provide a copy of such data (data access right) and to correct the data which is inaccurate. Such requests can be made in writing to the Corporate Data Protection Officer of the Company at the following address:

The Corporate Data Protection Officer
Blue Cross (Asia-Pacific) Insurance Limited
54/F, Hopewell Centre
183 Queen’s Road East
Wanchai, Hong Kong

According to the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

- (6) You also have the right, by writing to the Company’s Corporate Data Protection Officer at the address provided in paragraph (5) of this Statement, to request for the Company’s policies and practices in relation to personal data and to be informed of the kinds of personal data held by the Company.
- (7) The Company keeps your personal data only for a period reasonably necessary for any of the above purposes or as prescribed by the applicable laws or regulations.
- (8) Should you have any query with this Statement, please do not hesitate to contact our Customer Service Hotline at 2839 6333.
- (9) Nothing in this Statement shall limit the rights of the customers under the Ordinance.
- (10) The Company retains the right to change this Statement.

Issued by Blue Cross (Asia-Pacific) Insurance Limited
(202311)



個人資料（私隱）條例 — 收集個人資料聲明（「本聲明」）

藍十字（亞太）保險有限公司（「本公司」）乃友邦保險控股有限公司的全資附屬公司。在本聲明內，友邦保險控股有限公司連同其附屬公司及聯營公司將統稱為「友邦保險集團」。

為依從個人資料（私隱）條例（「條例」），本公司特此通知閣下以下事項：

(1) 在申請及接受保險產品及服務時，及當本公司提供與保險產品及服務相關之其他服務時，閣下有需要不時向本公司提供個人資料。若閣下未能提供該等資料，可能會令本公司無法處理閣下的保險申請或向閣下提供或繼續提供保險產品及服務及／或其他相關服務。本公司亦可能會在日常業務運作的過程中向閣下收集資料，例如當閣下向本公司提出保險索償或當在一般情況下以口頭或書面形式與本公司溝通。

(2) 個人資料收集目的

本公司所存下或收集的關於閣下的個人資料（包括但不限於信用資料和以往索賠紀錄）可能會用作下列用途：

- (i) 處理保險產品及服務的申請；
- (ii) 為閣下提供保險產品及服務及處理閣下就本公司的保險產品及服務提出的要求，包括但不限於要求增加、更改或刪除保障項目或受保成員，訂立直接付款安排及保單取消、更新或復效申請；
- (iii) 處理、判定、結清保險索償及就索償抗辯，包括進行任何附帶調查、偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）；
- (iv) 執行與所提供的保險產品及服務相關的功能及活動，如核實身份、資料核對及再保險之安排；
- (v) 行使本公司因不時向閣下提供保險產品及服務而享有的權利，例如向閣下追討欠款；
- (vi) 設計保險產品及服務以提升本公司的服務質素；
- (vii) 製作數據及進行研究；
- (viii) 營銷服務、產品、建議及其他標的（詳情請參閱本聲明第(4)段）；
- (ix) 履行根據下列對本公司及／或友邦保險集團具有約束力或適用或期望其遵守的就披露及使用資料的義務、規定及／或安排：
 - (a) 不論於香港特別行政區（「香港」）境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律（例如稅務條例及當中的條款，包括與自動交換財務帳戶資料相關的條款）；
 - (b) 不論於香港境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出的任何指引或指導（例如稅務局作出或發出的指引或指導，包括與自動交換財務帳戶資料相關的指引或指導）；或
 - (c) 本公司或友邦保險集團因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或有關的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；
- (x) 遵守友邦保險集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於友邦保險集團內共用資料及資訊及／或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；
- (xi) 允許本公司的權益或業務的實際或建議承讓人、受讓人、參與人或附屬參與人，就擬涉及的轉讓、出讓、參與或附屬參與的交易進行評估；
- (xii) 管理及治理友邦保險集團的保險代理；及
- (xiii) 與上述有關的其他用途。

(3) 個人資料的轉移

存於本公司的個人資料將會保密，但本公司可能會向以下各方透露該等資料作本聲明第(2)段所列出的用途：

- (i) 任何代理人、承辦人或就本公司之業務運作，包括行政、電訊、電腦、付款、資料處理、儲存、調查和收數服務，或就與保險產品及服務相關之其他服務，向本公司提供服務的第三方服務供應商（如保險理算人、理賠調查員、收數公司、資料處理公司及專業顧問）；
- (ii) 任何對本公司或友邦保險集團負有保密責任的其他人士，包括承諾保密該等資料的友邦保險集團任何成員公司；
- (iii) 與本公司有或將有商業往來的再保險公司；
- (iv) 本公司或友邦保險集團為遵守任何法律規定，或根據法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出對本公司或友邦保險集團具有約束力或適用或期望其遵守的規則、規例、實務守則、指引或指導，或根據本公司或友邦保險集團向本地或外地的法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾（以上不論於香港境內或境外及不論目前或將來存在的），而有義務或以其他方式被要求向其作出披露的任何人士或機構；
- (v) 本公司的權益或業務的任何實際或建議承讓人、受讓人、參與人或附屬參與人；
- (vi) 第三方獎賞、客戶或會員、品牌合作及優惠計劃供應商；

- (vii) 本公司及／或友邦保險集團任何成員公司的品牌合作夥伴及／或營銷夥伴（該等品牌合作夥伴及／或營銷夥伴的名稱會在有關服務和產品的申請表格及／或宣傳資料上列明）；
 - (viii) 本公司為就本聲明第(2)(viii)段所列明的用途而聘用的外判服務供應商（包括但不限於郵寄公司、電訊公司、電話銷售和直接促銷代理、電話服務中心、數據處理公司和資訊科技公司）；
 - (ix) 為履行任何本聲明第(2)(i)-(2)(iii)段所列明的用途的以下人士：保險理算人、代理和經紀、僱主、醫護專業人士、醫院、會計師、財務顧問、律師、整合保險業申索和承保資料的組織、防欺詐組織、其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指名的其他人士）、警察和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）；及
 - (x) 任何友邦保險集團之成員，及其高級人員、僱員、代理、任何內部或外部顧問、專業人士及／或其他顧問。
- 該等資料可能被轉移至香港境外。

(4) 直接促銷中個人資料的使用及提供

本公司可能把閣下的個人資料用於直接促銷，及把閣下的個人資料提供予本公司的聯盟計劃合作夥伴（如下文第4(iii)段定義）作直接促銷之用。除非本公司已取得閣下的同意（包括表示不反對），否則本公司並不可以如此使用閣下的個人資料，或把閣下的個人資料提供予我們的聯盟計劃合作夥伴作直接促銷之用，但條例所指定的豁免情況除外。就此，請注意：

- (i) 本公司可能把本公司不時持有閣下的姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；
- (ii) 本公司可能就下列服務、產品、建議及促銷標的進行促銷：
 - (a) 保險、年金、強積金／職業退休計劃、財富管理、信用卡、財務、銀行及相關服務及產品；
 - (b) 獎賞、客戶或會員、抽獎或優惠計劃及相關服務及產品；
 - (c) 本公司及／或友邦保險集團任何成員公司的品牌合作夥伴及／或營銷夥伴提供之服務及產品（該等品牌合作夥伴及／或營銷夥伴的名稱會在有關服務和產品的申請表格及／或宣傳資料上列明）；
 - (d) 醫療／醫護及保健服務及產品；及
 - (e) 慈善／非牟利、教育、招聘及訓練事務。
- (iii) 上述服務、產品、建議及促銷標的可能由本公司及／或下列各人士／供應商提供：
 - (a) 友邦保險集團任何成員公司；
 - (b) 第三方獎賞、客戶或會員、品牌合作或優惠計劃供應商；
 - (c) 本公司及／或友邦保險集團任何成員公司之品牌合作夥伴及／或營銷夥伴（該等品牌合作夥伴及／或營銷夥伴的名稱會在有關服務和產品的申請表格及／或宣傳資料上列明）；及／或
 - (d) 醫療／醫護及保健服務供應商（統稱為「聯盟計劃合作夥伴」）；
- (iv) 除本公司促銷上述服務、產品、建議及促銷標的以外，本公司同時擬將以上第4(i)段所述的個人資料提供予我們第4(iii)段所述的聯盟計劃合作夥伴，以供該等人士通過聯絡閣下以在促銷以上第4(ii)段所述的服務、產品、建議及促銷標的中使用，而本公司為此用途須獲得閣下的書面同意（包括表示不反對）；
- (v) 本公司可能會因如第4(iv)段所述將資料提供予我們的聯盟計劃合作夥伴而獲得金錢或其他財產的回報。

如閣下不希望本公司使用閣下的個人資料作上述直接促銷用途，或提供閣下的個人資料予我們的聯盟計劃合作夥伴作上述直接促銷用途，閣下可通知本公司行使閣下的選擇權拒絕促銷。閣下可根據本聲明第(5)段所提供的聯絡方法以書面向本公司的個人資料保障主任提出有關要求，或於有關的申請表格內向本公司表達閣下拒絕促銷的意願（如適用）。

(5) 查閱及改正資料權利

根據條例規定，閣下有權查詢本公司是否持有閣下的個人資料及要求索取該等資料的複本（查閱資料要求），並要求本公司就不準確的資料作出改正。閣下如欲行使有關權利，請以書面經以下聯絡方法向本公司的個人資料保障主任提出：

香港灣仔皇后大道東 183 號合和中心 54 樓
藍十字（亞太）保險有限公司
個人資料保障主任

根據條例，本公司有權就辦理任何查閱資料要求收取合理費用。

- (6) 閣下亦有權根據本聲明第(5)段所提供的聯絡方法向本公司的個人資料保障主任索取本公司有關個人資料私隱的政策及實務，並獲告知本公司持有的個人資料的種類。
- (7) 本公司只會根據上述任何用途上的合理需要或適用法例或規例規定的期間保存閣下的個人資料。
- (8) 如閣下對本聲明有任何疑問，請致電本公司的客戶服務熱線 2839 6333。
- (9) 本聲明不會限制客戶在條例下所享有的權利。
- (10) 本公司保留修改本聲明的權利。

由藍十字（亞太）保險有限公司發出
(202311)