



PRUDENTIAL
保誠保險

用心聆聽 實現您心



PRUDENTIAL
保誠保險

Listening. Understanding. Delivering.



保誠精選「中國安心寶」
意外

PRUChoice China Protection
ACCIDENT

PRUChoice China Protection Insurance

With the implementation of CEPA, travelling to China for business purposes becomes necessary than ever. A comprehensive accident and medical protection against unexpected misfortunes is essential to those who travel to China frequently. To meet the needs and relieve financial worries of those encountering these misfortunes while travelling in China, we are pleased to introduce **PRUChoice China Protection**.

Upon presentation of the **PRUChoice China Protection Card**, card holders can be rest assured for in-patient stay in over 270 Designated Hospitals# for emergency medical treatment in the event of accident and illness during the trip in China. They don't need to pay hospital admission deposit nor hospital bills*. What's more, there is no claims procedure to follow.

(Applicable on or after 15 March, 2022)

Special Features



- 1 Simply present **PRUChoice China Protection Card** to Designated Hospitals for immediate medication.
- 2 With over 270 Designated Hospitals, enjoy a hassle-free journey in China.
- 3 10% first year premium discount will be given if you are the existing customer of **PRUChoice Travel – Annual Cover**.
- 4 Additional benefit of HK\$100,000 for accidental death arising from kidnapping in China.

* If the medical expenses exceed the sum insured, the Insured Person is only required to settle the extra costs incurred in excess of the basic coverage upon hospital discharge.

Insurance Cover at a Glance

Core Benefit



	Maximum Sum Insured (HK\$) per event
1. Medical Expenses (a) Should in-patient emergency treatment in the Designated Hospital is required in event of accident and illness occurring in China, simply present PRUChoice China Protection Card at the admission of the Designated Hospital#. We shall settle the medical expenses and admission deposit for the hospital confinement with the Designated Hospital directly at time of discharge. (b) Should outpatient treatment is required, we shall reimburse the outpatient medical expenses incurred in the hospital in China for up to HK\$200 per day and 10 visits per year. (c) We shall also indemnify for follow-up medical expenses necessarily incurred within 3 months after returning to Hong Kong, up to a maximum of HK\$50,000.	500,000
2. Personal Accident 100% benefit for accidental death/ permanent total disablement from any occupation/ loss of one more limbs or one or both eyes/ loss of speech and hearing of both ears and incurable insanity arising from accident in China.	500,000
3. Kidnapping Benefit Pay for the accidental death due to kidnapping happening in China.	100,000
4. Personal Liability Indemnify against legal liability for accidental bodily injury or property damage to a third party as a result of negligence during the trip in China.	1,000,000
5. Compassionate Transfer Pay for the cost of arranging an ambulance or taxi fare to transfer directly from the hospital to the railway station/ ferry pier/ airport in China/ place of accommodation in China upon discharged from the hospital for in-patient medical treatment. The benefit will only be payable for hospitalization of at least 3 consecutive days.	500

6. IDD Assistance

1,000

Pay for the IDD charges incurred for calling the family in Hong Kong during the confinement in hospital in China.

The benefit will be payable for hospitalization of at least 3 consecutive days.

7. 24 Hours Emergency Assistance Service

Unlimited
(Only for Medical Evacuation & Repatriation)

Should assistance in course of the trip is needed, EAHK Alarm Centre for the following emergency assistance is arranged:

- Medical evacuation (Unlimited Cover)
- Repatriation to Hong Kong (Unlimited Cover)
- Repatriation of mortal remains/ ashes (Unlimited Cover)
- Arrangement for transportation of medical equipment/ essential medication
- Essential Dispatch of physician
- Travel and medical information, legal and interpreter referral
- Hospital deposit guarantee, up to HK\$39,000

The designated hospital list will be updated from time to time, please refer to www.prudential.com.hk/chinaplan-hospitallist.pdf for details.

The area to be covered under this **PRUChoice China Protection Card** refers to China, except Macau and HKSAR. Protection is provided for trip up to 120 days only. There is no limitation on the number of trips to be made within the policy period.

Waiting Period

Unless for the event solely arising out of accident, a waiting period of 15 days counting from the effective date of the Policy is applicable to Section 1 Medical Expenses.

Premium



Annual Premium

HK\$680

Eligibility



Age: 18 – 70 (renewable up to 75)

Permanent Hong Kong Residents with a valid Identity Card who normally reside in Hong Kong are eligible to apply for this plan. Applicants should be holders of either the China Re-entry Permit for Hong Kong & Macau Compatriots or the China Re-entry Permit Card for Hong Kong & Macau Compatriots.

Application from the person unemployed (including retiree and/ or housewives) will not be accepted.

Claims Arrangement



1. In-patient Medical Expenses

In case the person to be insured suffers from an accident or a sickness, and he/ she is admitted to the Designated Hospital as an in-patient for emergency medical treatment, the hospital admission deposit will be waived provided that he/ she presents a valid **PRUChoice** China Protection Card to the hospital upon admission for verification. The Company will then settle the relevant medical expenses to this Designated Hospital directly. If the medical expenses exceed the sum insured, the Insured Person is required to settle the costs incurred which is in excess of the basic coverage upon discharging from the hospital.

If the person to be insured is admitted to non-Designated Hospital, he/ she is required to complete a claim form and submit it to us within 31 days after returning Hong Kong along with all necessary documents.

2. Outpatient and Other Claims

Complete the claim form and submit it to us within 31 days after returning Hong Kong along with all necessary documents.

Main Exclusions



The following is a summary of the exclusions to **PRUChoice** China Protection. Please refer to the Policy for complete details:

- War and kindred risks, Government acts and nuclear hazard, civil commotion
- Unreasonable care and attention
- Accidents whilst engaged in sports or games in professional capacity or on a competitive basis racing (other than on foot), motor rallies and competitions (other than karting taken as a leisure activity), aviation (other than as a fare-paying passenger in a licensed aircraft operated by a recognized airline which is duly licensed by relevant authorities for the transportation of passengers), parkour, slalom racing, free diving, deep cave diving, gliding or soaring via glider or sailplane jet pack or similar activities (either propelled by escaping gas or liquid water) and any other hazardous activities or pursuits or similar activities of the aforesaid
- Self-inflicted injury or illness
- Alcoholism or drug abuse
- Pre-existing medical conditions
- Venereal disease, AIDS or AIDS related complex
- Pregnancy, miscarriage or childbirth and all complications thereof
- Accidents occurred whilst the Insured Person is engaging in manual work in connection with any business, profession or employment or an occupation of pilot or crew member of any air carrier, tour guide or tour escort etc.
- Medical treatment being the specific purpose of the trip
- Non-essential treatment or surgery, or the extra charges for the private room accommodation
- Medical treatment which in the opinion of the Medical Practitioner treating the Insured Person can be reasonably delayed until the Insured Person's return to Hong Kong
- Any claims arising from COVID-19 or pandemic to personal accident or third party liability.

Important Notes to Applicant



1. Disclosure – The applicant is requested to disclose any other facts known to applicant which are likely to affect acceptance or assessment of this insurance cover the applicant is applying for. Should the applicant has any doubts about what should be disclosed, please feel free to contact us or your financial consultant/ broker. The applicant is recommended to keep a record (including copies of letters) of any additional information given for the applicant's future reference. Failure to disclose may mean that your Policy will not provide with the cover the applicant require, or perhaps invalidate the Policy altogether.
2. A specimen copy of the Policy and a copy of your completed applicant form will be supplied on request.
3. All benefits and exclusions are only briefly outlined here. For further details, please refer to the Certificate of Insurance and the Insurance Policy.
4. To be eligible for the claim of follow up medical expenses after returning Hong Kong, the Person to be Insured must have received the first medical treatment by a Registered Medical Practitioner at the Designated Hospital in China.
5. If Applicant loses the **PRUChoice** China Protection Card or needs to change information on the Card, he/ she must inform Prudential General Insurance Hong Kong Limited ("Prudential") in writing. A replacement fee of HK\$100 will be charged.
6. Premium payment must accompany this Applicant Form. No refund premium is allowed once the Certificate of Insurance has been issued.
7. The application form must be signed by a person who has attained age 18 or above.
8. This product is underwritten by Prudential. The copyrights of the contents of this document are owned by Prudential.
9. This document is for Hong Kong distribution only. It is not an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

保誠精選「中國安心寶」保險計劃

隨著落實「內地與香港更緊密經貿關係的安排」，跨境工作日漸普遍。萬一不幸遇上意外，一份全面的意外及醫療保障對經常往返中國公幹的人士尤其重要。有見及此，我們誠意推介保誠精選「中國安心寶」意外醫療保險計劃，以滿足需求和緩解在中國旅程中遇上這不幸事件和產生的財務隱憂。

若在中國境內不幸遇上意外或疾病，客戶只需出示保誠精選「中國安心寶」醫療卡，便可在超過270間指定醫院#中獲得即時入院保證及接受緊急治療。您更無須支付住院保證金或住院費用*，往後亦不需填交索償申請表格。

(2022年3月15日或之後適用)

計劃特點

- 1 只需出示有效的保誠精選「中國安心寶」醫療卡便可於指定醫院接受即時治療。
- 2 於國內擁有多達270間指定醫院，讓您在中國境內享受無憂旅程。
- 3 保誠精選「旅遊樂」全年保障的客戶，若新投保保誠精選「中國安心寶」，首年保費可享9折優惠。
- 4 如您於中國境內遭受綁架而意外死亡，我們會額外提供港幣\$100,000保障。

* 若醫療費用超過保障額，受保人只需於出院時支付超額部份。

保障一覽表

主要保障

	最高賠償額(港幣\$) 以每宗事故計
1. 醫療費用 (a) 如於中國境內遇上意外或疾病，需要往指定醫院接受緊急住院治療，您只需於指定醫院#出示保誠精選「中國安心寶」醫療卡，我們會於您出院時直接向指定醫院支付住院期間所引致的醫療費用及住院保證金。 (b) 如需接受門診治療，您可向我們索償於中國境內醫院門診部所接受門診治療的醫療費用，最高賠償額為每日港幣\$200，每年最高以10次為限。 (c) 我們亦會賠償回港後3個月內接受跟進治療的費用，每宗事故最高賠償額為港幣\$50,000。	500,000
2. 人身意外 於中國境內因意外死亡/永久傷殘而不能從事任何職業/斷肢或失明/喪失語言及聽覺能力及無法治癒的精神失常可獲100%保障。	500,000
3. 綁架保障 賠償受保人於中國境內遭受綁架而導致的意外死亡。	100,000
4. 個人責任 賠償受保人於中國境內因疏忽而導致第三者於意外中身體損傷或財物損失的法律責任。	1,000,000
5. 接載出院 當您完成住院治療離開醫院時，我們會支付租用救護車或乘的士前往國內的火車站/碼頭/機場/於國內居住地方所引致的交通費用。 您需留院治療至少連續3天方可獲得此保障。	500



6. IDD 津貼費用

支付您在住院期間致電在港家人所引致的長途電話費用。
您需留院治療至少連續3天方可獲得此保障。

1,000

7. 24 小時緊急支援服務

如您在旅程中如需緊急支援服務，可致電EAHK救護中心：
· 醫療救援（無限額保障）
· 護送回港（無限額保障）
· 身故後遺體或骨灰運返原居地（無限額保障）
· 安排運送所需藥物/醫療器材
· 必要時派遣醫生到您身處地進行治療
· 旅遊及醫療資料諮詢服務、法律及傳譯轉介服務
· 提供住院按金保證，最高達港幣\$39,000

無限額
(只限於醫療救援及護送運送)

指定醫院名單將不時更新，請參閱
www.prudential.com.hk/chinaqlan-hospitalist.pdf

保障範圍為中國境內，當中並不包括澳門及香港。保障期間不限旅程次數，惟每次旅程最長為120日。

等候期

項目一「醫療費用」的等候期為保單生效日起計15天，因意外引致則除外。

保費



全年保費

港幣\$680

投保資格



18 – 70 歲 (可續保至75歲)

持有有效香港身分證及通常定居於香港的香港永久性居民可申請此保障。申請人需同時持有港澳同胞回鄉證或港澳同胞回鄉卡。

本保單不接受任何無業人士(包括退休人士及家庭主婦)的申請。

索償安排



1. 住院醫療費用

如受保人因意外或疾病而需於指定醫院住院接受緊急治療，只需在入院時出示有效的**保誠精選**「中國安心寶」醫療卡予醫院核對，受保人便無須支付住院保證金。我們將直接支付相關的醫療費用予指定醫院。若醫療費用超過保障額，受保人只需於出院時支付超額部份。

如入住非指定醫院，則受保人必須於回港後31日內向我們遞交已填妥的索償申請表並同時附上所需的所有文件，以便我們處理有關索償。

2. 門診及其他賠償

於回港後31日內向我們遞交已填妥的索償申請表並同時附上所需的所有文件，以便我們處理。

主要不保事項



下列只為**保誠精選**「中國安心寶」不保事項的概略，請參閱保單內所列明的詳細內容：

- 戰爭和同類行動、政府法令、核能災難、及民亂所構成的損失
- 故意疏忽
- 以專業運動形式，或在競爭情況下，參與運動或比賽、競賽（並非以雙腿進行）、賽車（非競賽形式參與高卡車除外）、飛行活動（以持票乘客身份，乘坐由認可航空公司經營的持牌客機則除外）、飛躍道、激流迴旋比賽、徒手潛水、深洞潛水、以滑翔機進行的各式滑翔、噴射飛行器或類似活動（無論以氣體或液體推動）及任何其他危險活動或前述相類似的活動
- 蓄意令自己受傷或生病
- 酗酒及濫用藥物
- 已存在的任何病徵、病症
- 性病、愛滋病及與愛滋病有關連的病症
- 懷孕、流產、分娩及由上述引起的其他病症
- 因從事任何與商業或職業有關的體力勞動工作，或從事任何空中運輸工作的駕駛員或機員、導遊或領隊等職業而引起的意外
- 蓄意旅外治病
- 非必須的治療、手術或租用私家套房的額外費用
- 根據治療受保人的主診醫生意見，認為可合理地延遲直至受保人回港時才進行的治療
- 因COVID-19或大流行病引致的人身意外或第三者責任的任何賠償

申請人須知



1. 透露 — 申請人必須就申請表內所有問題作出確實回答，並就申請需要提供一切有關資料，如有懷疑請向本公司或有關保險顧問/經紀查詢。如作出不確實回答或提供不正確資料，會令本保單作廢及不能生效。請保留申請表副本（包括信件影印本）以作日後參照。
2. 如有需要，本公司可提供保單原文及申請表副本以作參考。
3. 上述保障及不保範圍並未包括所有細節，詳情請參閱保單證書及保單。
4. 要合乎索償回港後覆診醫療費用的資格，受保人必須先於中國境內醫院接受第一次治療。
5. 若申請人遺失**保誠精選**「中國安心寶」醫療卡或需要更改醫療卡上的個人資料，必須以書面通知保誠財險有限公司（「保誠」）。補領新卡手續費為港幣\$100。
6. 保費必須連同保單申請表一併遞交。保單一經簽發，恕不接受退保申請。
7. 申請表必須由年滿18歲或以上的申請人簽署。
8. 此產品由保誠承保。此文件內容之版權是由保誠所擁有。
9. 此文件僅旨在香港派發，並不能詮釋為在香港境外提供或出售或遊說購買任何保險產品。如在香港境外之任何司法管轄區提供或出售任何保險產品屬於違法，保誠不會在該司法管轄區提供或出售該保險產品。

Comprehensive Products to Cater for Your Needs

Prudential General Insurance Hong Kong Limited takes care of your everyday needs by providing a comprehensive range of products, including:

- PRUChoice Card Protection Plus
- PRUChoice China Protection
- PRUChoice Clinic
- PRUChoice Cruise Travel
- PRUChoice Golfers
- PRUChoice HealthCare
- PRUChoice HealthCheck
- PRUChoice Home
- PRUChoice Home Décor
- PRUChoice Home Deluxe
- PRUChoice Home Landlord
- PRUChoice Hong Kong Study Care
- PRUChoice Maid
- PRUChoice Maid – Post-natal Carer Plan
- PRUChoice Motor
- PRUChoice Furkid Care
- PRUChoice Personal Accident
- PRUChoice Personal Accident Plus
- PRUChoice Relocation Care
- PRUChoice Travel
- PRUChoice Travel Overseas Study
- PRUChoice Travel Working Holiday
- PRUChoice Shop
- PRUChoice Office
- PRUChoice Group Medical
- PRUChoice Group Life
- Fire Insurance

and many other insurance products.

To know more about our products, just call us or your financial consultant/ broker.

產品服務 全面周到

保誠財險有限公司為您提供以下一系列的保險服務，全面保障您的每一天。

- 保誠精選 「失卡寶」
- 保誠精選 「中國安心寶」
- 保誠精選 「診療寶」
- 保誠精選 「郵輪旅遊樂」
- 保誠精選 「高球樂」
- 保誠精選 「康療寶」
- 保誠精選 「康檢寶」
- 保誠精選 「家居寶」
- 保誠精選 「家居裝修寶」
- 保誠精選 「名家寶」
- 保誠精選 「業主寶」
- 保誠精選 「來港尚學寶」
- 保誠精選 「僱傭寶」
- 保誠精選 「僱傭寶」 – 陪月員計劃
- 保誠精選 「駕駛寶」
- 保誠精選 「寵愛寶」
- 保誠精選 「安健寶」
- 保誠精選 「倍安寶」
- 保誠精選 「移居寶」
- 保誠精選 「旅遊樂」
- 保誠精選 「海外留學寶」
- 保誠精選 「工作假期寶」
- 保誠精選 「商舖寶」
- 保誠精選 「興業寶」
- 保誠精選 「團體醫療寶」
- 保誠精選 「團體人壽寶」
- 火險

及其他各類的保險服務。

如欲查詢以上保險服務詳情，請致電本公司或您的理財顧問/ 經紀。

For further information, please go to:

<https://www.prudential.com.hk/en/contact>

如有查詢，請瀏覽以下網址：

<https://www.prudential.com.hk/tc/contact>

www.prudential.com.hk

Note: This brochure is for reference only and does not constitute any contract or any part thereof between Prudential General Insurance Hong Kong Limited ("Prudential") and any other parties. Regarding other details and the terms and conditions of this insurance, please refer to the policy document. Prudential will be happy to provide a specimen of the policy document upon your request.

In the event of any inconsistency between Chinese and English versions of all terms and conditions, the English version shall prevail.

註：此小冊子只作參考之用，不能作為保誠財險有限公司（「保誠」）與任何人士或團體所訂立之任何合約或合約之任何部份，有關本保險之其他詳情及條款及條件，請參閱保單。如有需要，保誠樂意提供保單樣本以供閣下參考。

所有中文簡譯，如與英文有異，概以英文為準。



Application Form for
PRUChoice
China Protection Insurance
保誠精選「中國安心寶」
保險計劃
申請表


Applicable on or after 15 March, 2022
2022年3月15日或之後適用

For further information, please go to:
<https://www.prudential.com.hk/en/contact>

如有查詢，請瀏覽以下網址：
<https://www.prudential.com.hk/tc/contact>

PRUChoice China Protection Insurance 保誠精選「中國安心寶」計劃

Details of Applicant 申請人詳情 (Please complete in BLOCK LETTERS 請用英文正楷填寫)

Applicant 申請人	<input type="checkbox"/> Insured Person 受保人	<input type="checkbox"/> Contact Person 聯絡人	Gender 性別	<input type="checkbox"/> Female 女	<input type="checkbox"/> Male 男
Surname 姓	Given Name 名		Chinese Full Name 中文姓名		
HKID or Passport No. 香港身份證或護照號碼			Date of Birth (dd/ mm/ yy) 出生日期 (日/ 月/ 年)		
Occupation 職業			Marital Status 婚姻狀況		
Home Tel No. 住宅電話號碼			Mobile No. 流動電話號碼 (Policy number will be sent to you via SMS 保單號碼將會透過短訊傳送給您)		
Email Address 電郵地址 (Upon the issuance of the Policy, eDocument will be activated immediately, the hard copies of policy documents and renewal documents issued thereafter will no longer be mailed to you. Please register myPrudential – General Insurance account to access those aforesaid documents. Whenever a notification email is sent to your designated email address, you are deemed to have received the corresponding new eDocument. 保單簽發後，電子文件便會立即啟用，日後發出之保單及續保文件將不會再郵寄列印本給您。您必須有myPrudential – 一般保險賬戶，去查閱上述的文件。每當提示電郵已經發送到您指定的電郵地址，您將被視為已收有關的最新電子文件。)			<div style="border: 1px solid orange; padding: 5px; display: flex; align-items: center;"> <div style="flex: 1;"> <p>Scan QR code to view eDocument Guide 掃描二維碼參閱電子文件指南</p> </div>  </div>		
Correspondence Address 通訊地址					
Flat/ Room 室	Floor 樓		Block 座		
Building/ Estate 大廈/ 屋苑					
Street/ Road & District Area 街道及地區					
<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界					

Details of Applicant 受保人詳情 (Name as shown in travel documents 與旅遊證件上之姓名相符 Please fill in all the details required below. 請填寫以下所需資料)

	Applicant 受保人(1)	Applicant 受保人(2)
Surname 姓		
Given Name 名		
Chinese Full Name 中文姓名		
Gender 性別		
Date of Birth (dd/ mm/ yy) 出生日期 (日/ 月/ 年)		
HKID No. or Passport No. 香港身份證號碼/ 護照號碼		
Relationship with Applicant (Self/ Spouse/ Employee) 與申請人關係(自己/ 配偶/ 僱員)		
Occupation 職業		
Travel Document Type 旅遊證件類別	<input type="checkbox"/> China Re-entry Permit for Hong Kong & Macau Compatriots 港澳同胞回鄉證 <input type="checkbox"/> China Re-entry Permit Card for Hong Kong & Macau Compatriots 港澳同胞回鄉卡	<input type="checkbox"/> China Re-entry Permit for Hong Kong & Macau Compatriots 港澳同胞回鄉證 <input type="checkbox"/> China Re-entry Permit Card for Hong Kong & Macau Compatriots 港澳同胞回鄉卡
Travel Document No. 旅遊證件號碼		

Remarks 注意:

- The Policy will not accept any application from the retiree, unemployed, housewives, pilot, crew member of any carrier, tour guide or tour escort.
本保單絕不接受退休人士、無業人士、家庭主婦、任何空中運輸工作的駕駛員或機員、導遊或領隊的申請。
- Applications from some occupations are not accepted. For details, please contact your financial consultant or refer to the Policy wording.
部份職業的投保恕不接受，詳情可向您的理財顧問查詢或查閱保單。
- The Document No. will be printed on the PRUChoice China Protection Card. Please provide a photocopy of the document to avoid errors.
此證件號碼將會印在保誠精選「中國安心寶」醫療卡上，為免錯漏，請提供影印副本。
- If space is insufficient, please provide details on a separate sheet.
如空間不足，請另加紙填寫。

Period of Insurance 保險期

Policy commences on 本保單由	(dd/ mm/ yy) for one year. (日/月/年) 起生效，為期一年。
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Payment Method 付款方法

By Cheque 以支票繳付

(Please make cheque payable to "Prudential General Insurance Hong Kong Limited"
請註明支票抬頭人為「保誠財險有限公司」)

By Credit Card 以信用卡繳付

(Policy will be renewed automatically on a yearly basis subject to underwriting approval and premium and levy will be collected from the designated credit card account on the collection date.
保單於核保後將每年自動續保及從指定的信用卡戶口內扣除保費及徵費。)

Credit Card Account Details 信用卡戶口資料

Applicable to payment by credit card only. 只供選擇以信用卡繳費之客戶填寫。

<input type="checkbox"/>		VISA Card VISA 卡	<input type="checkbox"/>		Master Card 萬事達卡	Credit Card Number 信用卡號碼	<input type="text"/>	Credit Card Expiry Date 信用卡有效日期至	<input type="text"/>	(mm/yy) (月/年)
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I/ We hereby authorise Prudential General Insurance Hong Kong Limited to collect from my/ our designated credit card account for all payment(s), recurring payment(s) and levy(ies) of this Insurance including that/ those related to subsequent endorsement(s).

本人/ 吾等授權保誠財險有限公司，經由本人/ 吾等指定的信用卡戶口內，扣除有關保單的所有及首期保費及徵費，包括因其後背書有關之所有及經常性保費及徵費。

Cardholder's Name
信用卡持有人姓名

Cardholder's Signature
信用卡持有人簽名

Date
日期

Insurance Details 投保資料

- | | No 否 | Yes 是 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| 1. Do/ does the insured person(s) who is/ are going to be covered under this application has/ have any pre-existing physical defect or infirmity? If yes, please give details.
本申請表中將受保障的受保人是否有先天性缺陷或因疾病而引致傷殘？如選擇是，請詳述。 | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Have/ has the insured person(s) who is/ are going to be covered under this application or you ever been declined for accident and medical insurance or had any special conditions or exclusions imposed? If yes, please give details.
閣下或本申請表中將受保障的受保人曾否被保險公司拒絕投保意外及醫療保險，或需附加任何特別條款或減少保障額？如選擇是，請詳述。 | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Is any insured person(s) who is/ are going to be covered under this application currently under medical attention or receiving medical treatment or medication?
本申請表中將受保障的受保人是否現正接受治療、或有就診需要、或服用藥物？ | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Does any insured person(s) who is/ are going to be covered under this application have any foreseeable need for treatment or for consulting any doctor?
本申請表中將受保障的受保人是否有可預見之治療或診視需要？ | <input type="checkbox"/> | <input type="checkbox"/> |

Declaration 聲明

I/ We hereby declare and agree that 本人/ 吾等現在聲明及明白：

- The statements and particulars given in this application are, to the best of my/ our knowledge and belief, true and complete and that this Application Form shall form the basis of the contract with Prudential General Insurance Hong Kong Limited.
就本人/ 吾等知悉範圍內，此申請表上填報的一切資料，均屬確實完整，本人/ 吾等並同意以此申請表作為本人/ 吾等與保誠財險有限公司之間所訂合約的根據。
- The Insurance will not be in force until the application form has been accepted by Prudential General Insurance Hong Kong Limited and the premium has been paid, except to the extend of any official cover note which may be issued.
除持有保誠財險有限公司簽發的臨時保單外，保單需經保誠財險有限公司覆核、接納申請表及已繳付保費才能生效。
- I/ We have read and understood the content of the Brochure, and have the right to request for Policy specimen for these details of the coverage.
本人/ 吾等已細閱及清楚明白有關小冊子內容，及有權要求索取保單樣本了解有關保障詳細範圍。
- Any person to be covered under this Insurance is a permanent resident of Hong Kong SAR.
此保單所有將受保障的人士均為香港特別行政區永久性居民。
- Please make sure the mobile number and email address of the applicant are correct. Once the Policy is issued, the policy number will be sent to the applicant via SMS. And, system will send Account Activation Code to the same mobile number during the registration of myPrudential. For environmental protection, Prudential will not mail this Policy/ endorsement and the subsequent policy renewal documents to the applicant; the corresponding eDocument will be stored in applicant's myPrudential account for their reference, and the applicant can print out the document if necessary. Whenever a notification email is sent to the applicant's designated email address, the applicant is deemed to have received the corresponding new eDocument. If the applicant has not registered myPrudential yet, please do so as soon as possible from our company website.
請確保申請人的手提電話號碼及電郵地址是正確的。保單簽發後，申請人會透過手機短訊收到保單號碼；另外，登記myPrudential時，系統亦會向此手提電話號碼發送戶口啟動碼。為保護環境，保誠將不會郵寄此保單/ 批單及往後之續保文件予申請人；有關之電子文件將儲存於申請人的myPrudential戶口之內供申請人下載細閱。申請人有需要時亦可自行列印保單文件。每當提示電郵已經發送到申請人指定的電郵地址，申請人將被視為已收有關的最新電子文件。如申請人仍未登記myPrudential，敬請瀏覽本公司網站從速辦理。
- Levy collected by the Insurance Authority (if any) has been imposed on this Policy at the application rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit <http://www.prudential.com.hk/levy> or www.ia.org.hk/tc/levy. If you do not pay the overdue levy timely, the Insurance Authority ("IA") may, according to the law, impose on the policyholder a penalty and may recover the outstanding levy as a civil debt due to the IA.
保險業監管局（「保監局」）已按適用費率對此保單徵收徵費，有關徵費將按照訂明安排匯付。如需更多資訊，請瀏覽 <http://www.prudential.com.hk/levy> 或 www.ia.org.hk/tc/levy。若閣下未能依時清繳逾期徵費，保險業監管局（「保監局」）可根據法例向其施加罰款，亦可循民事程序追討欠付的徵費。

Warranty 保證：

The Applicants warrant that the person(s) to be covered is/ are not travelling contrary to the advice of a Medical Practitioner, or for the purpose of obtaining medical treatment.
申請人士/ 機構保證所有將受保障的人士其旅程絕無違反醫生勸喻，亦非以治療為目的。

Personal Information Collection Statement (“PICS”) 收集個人資料聲明

Prudential General Insurance Hong Kong Limited (referred to as “Company”, “our”, “we”, or “us”) take the privacy and protection of your personal information seriously. We collect personal information from you that is necessary or helpful for us to either provide you with the product or service you have requested or to comply with statutory or contractual requirements (including the purposes mentioned below), or even for security purpose. We may collect personal information including, but not limited to, full name, address, contact details, contact details history, date of birth, gender, nationality, family members, beneficiaries, identity card copy and details, travel document information, health/ medical records, credit information, product history, claims history, biometric data including but not limited to your voice pattern, fingerprint and facial images, your location information based on your device, financial and medical information (“Personal Information”) to provide you with the insurance or financial products or services. “Personal information” shall also include, but not be limited to, the personal information relating to your beneficiaries (or any other person designated or entitled to receive any benefits under an insurance policy), dependents, authorised representatives, company staff, and other individuals in relation to which you have provided personal information. If you provide personal information about another person to us, you confirm that you are either their parent or guardian or you have obtained that person's consent to provide such personal information for use and transfer by the Company for the purposes set out in this PICS. We may also collect Personal Information about you from third parties such as other insurance companies, agents, credit reference/ reporting agencies, vendors, financial institutions, fraud prevention agencies, government agencies, medical personnel, courts or public record.

保誠財險有限公司（簡稱「本公司」或「我們」）認真對待閣下個人資料的私隱及保護。為使我們可以向閣下提供閣下要求的產品或服務，或為遵守法定及合約要求，我們會向閣下收集必要或有幫助的個人資料。為向閣下提供保險或金融產品或服務，遵守法定或合同要求（以下概述的其他目的），及保安目的，我們可能會向閣下收集個人資料，包括但不限於全名、地址、聯絡資料、過往聯絡資料、出生日期、性別、國籍、家庭成員、受益人、身分證副本及資料、旅遊證件資料、健康/醫療紀錄、信貸資料、過往產品紀錄、過往索償紀錄、生物辨識資料，包括但不限於閣下的聲音模式、指紋及面部圖像、基於閣下的流動或其他電子裝置收集閣下的位置資料、財務及醫療資料（「個人資料」）。「個人資料」將包括但不限於與有關以下人士的個人資料：閣下的受益人（或任何其他根據保單被指定或有權獲得任何利益的人）、收養人、授權代表、公司職員和閣下曾提供其個人資料的其他人士。如閣下向我們提供其他人士的個人資料，即表示閣下確認閣下是該人的父母或監護人或閣下已取得該人士的同意以提供個人資料供本公司按此收集個人資料聲明的目的使用和轉移。我們亦可能會從第三方，如其他保險公司、代理、信貸資料服務/報告機構、供應商、金融機構、防欺詐機構、政府機構、醫務人員、法院或公開紀錄，收集關於閣下的個人資料。

China Personal Information Protection Law (PIPL) 《中華人民共和國個人信息保護法》

The PIPL Addendum supplements the Personal Information Collection Statement and applies to you if you are located in Mainland China. The PIPL Addendum is available on our website at <https://www.prudential.com.hk/en/china-personal-information-protection-law/>

中國內地補充內容是對本個人信息收集聲明的補充，如果您在中國內地則適用此補充內容。您可在本網站 <https://www.prudential.com.hk/tc/china-personal-information-protection-law/> 查閱中國內地補充內容。

1. Purpose of Collection 收集資料之目的

We may use your Personal Information for the following purposes: (a) the administration of our products and services, including to provide any relevant services as discussed with you prior to any purchase of a product or service; (b) to process your application; (c) to administer and process insurance policies, insurance claims, medical, security and underwriting checks; (d) to process payment instructions; (e) to verify your eligibility for insurance, financial or wealth management products and services; (f) to design and provide you with insurance, financial and related products and services; (g) to communicate with you; (h) to comply with any regulatory or other legal requirements or other internal business requirements (whether imposed on us or any third parties in Section 2 below), including but not limited to anti-money laundering and Know-Your-Client obligations; (i) to investigate and settle claims and detect and prevent fraud (whether or not relating to the policy issued in respect of this application) and/ or other illegal activity, or security or technical issues; (j) to carry out checks using agencies including credit reference agencies, tracing companies or publicly available information; (k) to provide customer services; (l) to perform automated decision-making or profiling; (m) to perform a policy review or needs analysis; (n) to conduct research and statistical analysis (including use of new technologies); (o) to administer lucky draws and other contests; (p) to enable us to perform our obligations to you; (q) to keep your information on record and carry out other internal business administration; (r) with your specific consent where required for direct marketing as explained in Section 3 below, personalise and tailor, customised promotions, messages and suggestions to you; and (s) any other purpose directly relating to any of the above purposes. With your consent, we may also use your personal data to send you marketing communications, as described in Section 3 below.

Some of the purposes above are necessary to allow us to perform our contractual obligations to you and to enable us to comply with applicable laws and regulation. We may also use and share your Personal Information for the purposes described above to improve our products and services. Your Personal Information will be stored either for as long as you (or your joint policyholder) are our customer, or longer if required by law or as is otherwise necessary.

我們可能會使用閣下的個人資料作下列目的：(a) 管理我們的產品和服務，包括在購買產品或服務之前提供已與閣下討論的任何相關服務；(b) 處理閣下的申請；(c) 管理和處理保單、保險索償、醫療、抵押和承保檢查；(d) 處理付款指示；(e) 核實閣下申請保險、金融或財富管理產品及服務的資格；(f) 設計及為閣下提供保險、金融及相關的產品和服務；(g) 與閣下進行通訊；(h) 遵守任何監管或其他法律規定或其他內部業務規定（不論是向我們或下述第2部分所列的任何第三方實施），包括但不限於打擊洗錢和認識你的客戶（KYC）義務；(i) 就索償進行調查及和解，以及偵查及防止欺詐（不論是否有關就本申請簽發的保單）及/或其他非法行為或安全/技術問題；(j) 使用代理機構（包括信貸資料服務機構）、追蹤公司或公開可得資料以執行核實；(k) 提供客戶服務；(l) 執行自動決策或資料剖析；(m) 進行保單審查或需求分析；(n) 進行研究和統計分析（包括使用新科技）；(o) 進行管理幸運抽獎和其他比賽；(p) 使我們能夠履行對閣下的義務；(q) 保持閣下的資料記錄並執行其他內部業務管理；(r) 為直接市場推廣需要並在有需要時經閣下的特定同意，如以下第3部分所述，為閣下量身訂製個性化的促銷、消息和建議；及(s) 與上述任何目的直接相關的任何其他目的。經閣下同意，我們亦可能會按照以下第3部分所列使用閣下的個人資料以向閣下發出促銷通訊。

為履行對閣下的合約責任及至使我們能夠遵守適用法律及法規，上述部分目的屬必要的。我們亦可能會為上述所列的目的使用及分享閣下的個人資料以改善我們的產品及服務。只要閣下（或閣下的聯名保單持有人）仍為我們的客戶，我們將一直保存閣下的個人資料，或如法律有所規定或因其他原因而為必要，我們則將其保存更長時間。

2. Classes of Transferees 被資料轉交者的類別

We may disclose your Personal Information to the group of companies including the Company and those of other entities whose ultimate parent company is Prudential plc including but not limited to Prudential General Insurance Hong Kong Limited (“companies within the Prudential Group”) and their respective insurance agents, and to our financial/ medical/ wellness/ health business partners. We may also disclose your Personal Information to the following third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above: (a) insurance agents; (b) insurance brokers; (c) re-insurance companies; (d) claims investigation companies; (e) organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisations or other persons named in this paragraph) and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; (f) third party service providers who provide administrative, telecommunications, computer, information technology, data processing and storage, customer satisfaction analysis, payment, printing, redemption or other services to us to enable us to operate our business (including without limitation other insurers, lawyers, bankers, accountants, professional advisors, financial institutions and trustees, auditors, IT service and platform providers, insurance intermediaries, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, and selected third party financial and insurance product providers); (g) industry associations and federations; (h) medical bill review companies; (i) your joint policy or investment holder; (j) researchers; (k) credit reference agencies; (l) debt collection agencies; (m) partnering financial institutions and partnerships; and (n) financial crime prevention agencies, any legal, regulatory, law enforcement or government bodies and the courts. We may also disclose your Personal Information to an actual or proposed assignee or participant in connection with a transaction with another company which affects the control, governance, structure and/ or management of all or a substantial part of our business, or if required to satisfy applicable legal or regulatory requirements. With your consent, we may also disclose your personal data to third parties to allow them to send you marketing communications, as described below.

我們可能會向該公司集團，包括本公司以及其他母公司為保誠集團成員的實體包括但不限於保誠財險有限公司（「保誠集團內的公司」）及他們各自的保險代理，及我們的金融/醫療/保健/健康業務夥伴，透露閣下的個人資料。為達到上述第一部分所列明之目的，我們亦可能會向下列第三方（在香港境內或境外）透露閣下的個人資料：(a) 保險代理；(b) 保險經紀；(c) 再保險公司；(d) 索償調查公司；(e) 為保險業整合索償及承保資料的組織、防欺詐組織、其他保險公司（不論直接或透過防欺詐組織或本段指名的其他人士），及保險業用作分析及核實現有資料與及後提供的資料而使用的數據庫或登記冊（及其營運商）；(f) 提供行政、電訊、電腦、信息技術、數據處理及儲存、客戶滿意度分析、付款、印刷、贖回或其他服務以令我們的業務可以運作的第三方服務供應商（包括但不限於其他保險公司、律師、銀行家、會計師、專業顧問、金融機構及受託人、審計師、IT服務及平台供應商、保險中介、投資經理、代理、退休金受託人及其他持份者）、計劃顧問、介紹人及選定的第三方金融和保險產品供應商；(g) 行業協會及聯會；(h) 醫療賬單審查公司；(i) 閣下的聯名保單或投資持有人；(j) 研究人員；(k) 信貸資料服務機構；(l) 收賬代理；(m) 夥伴金融機構及合作夥伴；及(n) 預防金融罪案機構、任何法律、監管和執法機構或政府機構及法院。在有關影響到我們全部或重大部分業務的控制權、治理、結構及/或管理的與另一公司的交易時，或在必須符合適用的法律或監管要求下，我們亦可能會向適用的法律或監管要求下的個人資料予該等的實在或擬議受讓人或參與人。經閣下同意，我們亦會向第三方透露閣下的個人資料以讓該等第三方向閣下發出促銷通訊（如下文所述）。

3. Use and Transfer of Personal Data for Direct Marketing Purposes 使用及轉移個人資料作直接促銷用途

With your consent, we intend to use your name and contact details for promotional and marketing purpose including sending marketing communications and conducting direct marketing to you by electronic and non-electronic means including by post, in relation to the following products, services and subjects, and we require your consent in order to do so: insurance; annuities; retirement schemes; pensions; wealth and financial management; estate management; investment; financial; medical/ wellness/ health related products, reward/loyalty programme services and subjects (“Classes of Marketing Subjects”).

We also intend to transfer your name and contact details to our insurance agents, other companies within the Prudential Group and their respective insurance agents, our Business Partners, and our Marketing Partners, to enable them to market any of the Classes of Marketing Subjects to you, and your written consent is required in order for us to do so. We may provide your personal data to such transferees for gain.

If you change your mind, and/ or you would like to opt-out of receiving direct marketing, you can advise our Data Protection Officer at service@prudential.com.hk.

經閣下的同意，我們擬使用閣下的姓名和聯絡資料，用於宣傳和市場推廣用途，包括通過電子和非電子方式（包括郵寄）向閣下發送市場推廣通訊和進行直接促銷，就以下產品、服務和目的，我們需要閣下的同意才能這樣做：保險；年金；退休計劃；退休金；財富和財務管理；遺產管理；投資；金融；醫療/ 保健/ 健康相關產品；獎賞/ 優惠計劃服務及目的（「**促銷標的類別**」）。

我們亦擬將閣下的姓名和聯絡資料轉移給我們的保險代理人、保誠集團內的其他公司及其保險代理人、我們的業務合作夥伴和營銷合作夥伴，以使他們能夠向閣下推銷任何促銷標的類別，並且需要閣下的書面同意才能這樣做。我們可能因向此類受讓人提供閣下的個人資料而獲得利益。

如閣下改變主意，及/ 或閣下想選擇不接受直接市場推廣，可以與我們的資料保護主任聯絡（service@prudential.com.hk）。

4. Consequence of failing to provide Personal Information 未能提供個人資料的影響

Unless otherwise specified by us, it is mandatory for you to provide the Personal Information requested by us. If you do not provide such Personal Information, we may not be able to provide you the product or service that you've requested.

除非我們另有規定，否則閣下必須提供我們要求的個人資料。若閣下未提供有關個人資料，我們可能無法為閣下提供所要求的產品或服務。

5. Access and Correction Rights 查閱和更正的權利

Under the Personal Data (Privacy) Ordinance (the "Ordinance"), you have the right to request access to and correction of any Personal Information that you provide to us. If you want to exercise your rights, or if you require any other information, you can advise our Data Protection Officer at service@prudential.com.hk or contact us using the details on "Contact Us" section of the Company website (<https://www.prudential.com.hk/scws/pages/en/contact-us/contact-us-home/index.html>) or our Privacy Notice.

If you move/ moved to a European Union ("EU") jurisdiction, we may be required to provide you with further information, and you may have additional rights, under the EU General Data Protection Regulation. This information and these rights are set out in the Privacy Notice on our Company website.

We update our Privacy Notice from time to time. We encourage you to familiarise yourself with the Privacy Notice on our Company website. The Privacy Notice is available on our Company website at <https://www.prudential.com.hk/scws/pages/en/privacy-policy/index.html>. By completing and progressing with this form, you confirm that you have read and understood this PICS.

Business Partners means our service providers who provide administrative, telecommunications, computer, information technology, data processing and storage, customer satisfaction analysis, payment, printing, redemption or other services to us to enable us to operate our business, accountants, auditors, IT service and platform providers, insurance intermediaries, reinsurers, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, selected third party financial and insurance product providers, and our legal advisers.

Marketing Partners means our service providers who provide administrative, telecommunications, computer, payment, printing, third-party rewards/ loyalty/ privileges programs, medical/ health/ wellness related products, redemption or other services to us to enable us to operate our business, insurance intermediaries, pension trustees (and other stakeholders), scheme advisors, introducers and selected third party financial and insurance product providers.

根據《個人資料（私隱）條例》（「**條例**」），閣下有權要求查閱及更正任何閣下提供給我們的個人資料。閣下如欲行使閣下的權利，或如閣下需要任何其他資料，請聯絡 我們，閣下可以發送電郵至 service@prudential.com.hk 或使用本公司網站 (<https://www.prudential.com.hk/scws/pages/tc/contact-us/contact-us-home/index.html>) 或我們的私隱通知中「聯絡我們」部分所列的資料與我們的資料保護主任聯絡。

如閣下搬遷/ 已搬遷至歐洲聯盟（「**歐盟**」）司法管轄區，我們可能需要向閣下提供進一步資料，且閣下可能在歐盟《通用數據保障條例》下享有額外權利。此類資料及此等權利均載於本公司網站上的私隱通知中。

我們會不時更新我們的私隱通知，並建議閣下瀏覽本公司網站以了解該私隱通知。該私隱通知可在本公司網站 (<https://www.prudential.com.hk/scws/pages/tc/privacy-policy/index.html>) 上查閱。閣下填妥並繼續提交本表格，即表示閣下確認已閱讀並理解本收集個人資料聲明。

業務合作夥伴指我們的服務供應商、提供行政、電信、電腦、信息技術、數據處理及儲存、客戶滿意度分析、支付、印刷、贖回或其他服務予我們，以使我們能夠經營我們業務，會計師、審計師、IT服務和平台供應商、保險中介機構、再保險承保人、投資經理、代理、退休金受託人（和其他持分者）、計劃顧問、介紹人、核准的第三方金融和保險產品供應商以及我們的法律顧問。

營銷合作夥伴指我們的服務供應商提供行政、電信、電腦、支付、印刷、第三方獎賞/ 會員/ 優惠計劃、醫療/ 健康/ 保健相關產品、贖回或其他服務，以使我們能夠經營我們業務、保險中介、退休金受託人（和其他持分者）、計劃顧問、介紹人和核准的第三方金融和保險產品供應商。

Opting-out of Marketing Communications and Materials 拒絕市場推廣通訊及資料

If you do not agree to receive marketing communications and materials from the Company, please check this opt-out box.

If you **do not** check the opt-out box and sign below, you agree to the provision and use of your personal data by the Company for direct marketing purposes in accordance with Section 3 of the PICS.

如果你不同意接收本公司的市場推廣通訊及資料，請選擇此拒絕方格。

如果你**沒有**選擇此拒絕方格，並在下方簽署，則代表你同意本公司根據收集個人資料聲明第三部分，使用及轉移你的個人資料作直接促銷用途。

Signature of Applicant* 申請人簽署*	Financial Consultant's Name (Please complete in BLOCK LETTERS) 理財顧問名稱（請用正楷填寫）
X	Financial Consultant's Division and Code 理財顧問組別及編號
	Mobile Number 流動電話號碼
Application Date 投保日期	Office Location 辦公地點

* The signature of this Application Form is only valid for 30 days from the date of your signature. 此申請表上的簽署只於簽署日期起30日內有效。

For Office Use Only 本公司專用		
Approved by	Date	Effective Date
Restrictions <input type="checkbox"/> No <input type="checkbox"/> Yes		