

申請須知 Application Procedure

投保手續簡單，只需填寫投保書及繳付有關保險年費，逕回旅行證件之影印本，交回中國平安保險（香港）有限公司或代理人及經紀辦理投保手續。此計劃之保單將在「中國平安保險（香港）有限公司」收到並接納此投保書日起計七個工作天後開始正式生效。

The application procedure is very simple. All you have to do is to fill in the proposal form and return it together with the necessary premium and a photocopy of your travel document to the Company or agent. The insurance covered by this policy shall become effective 7 days after China Ping An Insurance (Hong Kong) Co., Ltd. has received and accepted your application.

賠償細則 Claim Procedure

若被保險人自行支付意外急救醫療費用，請於出院後三十天內填妥及簽署由本公司提供的「賠償申報表」，逕回所有醫療費清單及收據正本，主診醫生簽署的醫療診斷報告及意外證明文件正本，直接寄回本公司辦理索償手續。

In the event that the Insured pays for the emergency medical expenses, you may submit directly to the Company a completed claim form as provided by the Company within 30 days from discharge the hospital, together with original payment receipts with detailed breakdown of expenses from the contracting hospital, and original medical certificate issued by the attending physician and original report issued by the official authorities concerned or the alleged accident evidence.

注意事項

1. 若被保險人遺失「平安卡」，或需要更改「平安卡」上的個人資料，請以書面通知本公司，補領新卡手續費為 HK\$200.00。
2. 若被保險人中途提出退保，必須以書面通知本公司，並退回「平安卡」，及保費才接受辦理退保。其未到期保費將按下述退費方法辦理：
 - (a) 如保險期為一年，若中途提出退保將不予退費；
 - (b) 如保險期為兩年，若在第一年保期內提出退保，只退回第二年之保費。若在第二年保期內提出退保，將不予退費；
 - (c) 如保險期為三年，若在第一年保期內提出退保，只退回第二及第三年之保費；若在第二年保期內提出退保，只退回第三年保費。若在第三年保期內提出退保，將不予退費。

Important Notes

1. If the Insured loses the "Emergency Card" or wishes to change the personal details on the Card, a written notification to the Company is requested. A new card is therefore issued for supplement and subject to a charge of handling fee HK\$200 to the Insured.
2. The Insured may cancel this insurance by written notification to the company and return the "Emergency Card" and Policy, the balance of premium for the unexpired period of insurance will be made subject to the following conditions:
 - (a) For one-year insurance policy, no refund of premium will be made.
 - (b) For two-year insurance policy, the part of premium of the second-year of the policy is refundable if the cancellation to the Company is given in the first-year of the policy; if the notice of cancellation is given in the second year of the policy, the premium of the third year is refundable; if the notice is given in the third year, no refund will be made.
 - (c) For three-year insurance policy, only the part of premium of the balanced two years of the policy is refundable if the notice of cancellation to the Company is given in the first year of the policy; if the notice of cancellation is given in the second year of the policy, the premium of the third year is refundable; if the notice is given in the third year, no refund will be made.

附註：

- 本小冊子只為一般性簡介，僅供參考之用，有關承保範圍及不受保項目之詳細條款及內容，請參閱保單。
- 如有異議，以保單內英文條款為準。
- 本公司保留隨時修訂或取消各項條款及細則的決定權，毋須預先通知。

Remarks:

- This brochure is only a summary of product feature and does not constitute any part of the policy itself. Full details of the policy cover, exclusions, and excess imposed for each section can be found in a copy of our Accidental Emergency, Medical & Hospitalization Insurance Policy.
 - In case of any discrepancy between the Chinese and English version, the English version shall prevail.
 - The company reserves the right to change or cancel any terms and conditions without any prior notice.
- 特許代理 / 經紀 AUTHORIZED AGENT / BROKER:



Underwritten and Arranged by:

中国平安 PINGAN

中國平安保險（香港）有限公司
China Ping An Insurance (Hong Kong) Co., Ltd.
(Incorporated in Hong Kong)

香港灣仔告士打道 138 號聯合匯豐大廈 17 字樓
17/F., Allied Kaiina Building,
138 Gloucester Road, Wan Chai, Hong Kong.

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www.pingan.com.hk



一卡傍身 全國通行

Worry-Free Pass in China

「平安卡」 意外急救醫療保險計劃

一卡傍身 世界通行

“意外急救醫療保險”（下稱「平安卡」），是一個意外緊急醫療保障計劃，主要為持有香港、澳門回鄉證、通行證、臺灣證、或外國護照者經常前往中國內地公幹、旅遊或探親人士而設。目的是確保被保險人在中國大陸境內一旦遇到突發性的意外事故，必須要接受急救治療時，得到妥善的救治，並且提供其他緊急支援服務。

保障特點

- ✓ 中國平安的 3A 緊急醫療支援，最快提供最優質的治療
中國平安與國際救援（亞洲）公司 IPA 提供 3A (Anytime, Anywhere & Anyway) 中港兩地周到和優質的全方位緊急醫療支援服務，包括：
 - 轉院服務
 - 醫療運送或護送受保人至適當地點或回港治療
 - 護送受保人之遺體或骨灰回港
 - 專人接送親友探望，免卻您的親友因人地生疏，不知所措的情況出現
 - 護送子女回港
- ✓ 意外急救醫療保障
 - 於國內因意外受傷所支付的醫療費用，包括門診及住院費用
 - 額外住院現金津貼
 - 返港後 90 天內仍需接受之醫療費用
- ✓ 提供意外身故恩恤金，給予您的親人一點關懷
- ✓ 提供應急錢保障，解您燃眉之急
- ✓ 離港旅程無時限保障，永無休止的安心
- ✓ 如病情需要，醫療後送返香港時保證跟車過關，減少舟車勞頓

保障簡介

參加資格：凡持有香港、澳門身份證、通行證、臺灣證或外國護照者均可投保。

受保年齡：18-65 歲

急救治療醫療費用

HK\$280,000

1.1 香港報進治療

包括在上列醫療費用約最高賠償額內

1.2 住院現金津貼

每宗事故最高為 HK\$1,500
(每日最高為 HK\$300，最多 5 日)

急救支援服務

2.1 轉院服務

無限額

2.2 醫療後送返香港

無限額

2.3 代墊入院按金擔保

HK\$70,000

2.4 遺體或骨灰送返香港

無限額

2.5 安排親友探望

兩張來回機票（經濟客位）及
七天住宿費用（每天 HK\$1500）

2.6 安排幼童返香港（年齡為十六歲以下）

單程機票（經濟客位）
(機票數量，按同行幼童人數)

人身意外保障

3.1 身故或全身癱瘓（金卡）
(銀卡)

HK\$280,000
HK\$280,000

3.2 意外身故津貼

HK\$20,000

3.3 應急錢

RMB2,000

緊急支援熱線服務

中國平安保險（香港）有限公司特約之服務機構國際救援（亞洲）公司 IPA 設立之二十四小時緊急支援服務熱線為「平安卡」被保險人提供以下服務：

IPA 緊急支援熱線：(852) 2861 9289

熱線服務

旅遊簽證資料	緊急票務服務
醫療服務、諮詢及入院安排轉介	翻譯人員諮詢
領事館資料	法律支援服務
行李遺失支援	網絡醫院資料

主要除外責任

- 1 任何非因意外事故產生之醫療費用。
- 2 非保障地區內發生的意外事故所產生之醫療費用。
- 3 任何覆診之醫療費用。
- 4 參加各種職業性比賽所引致意外受傷之醫療費用。
- 5 不保一切由於戰爭、恐怖活動等引致的損失或傷害。

「平安卡」意外急救醫療保險申請表格 "Ping An Card" Accidental Emergency Medical & Hospitalization Insurance Proposal Form

被保險人資料 PERSONAL INFORMATION OF INSURED

(請以正楷填寫) Please complete the following section in ENGLISH using block letters)

被保險人姓名 Name of Insured

中文 _____ 英文 _____

Chinese _____ English _____

出生日期 Date of Birth _____ 年齡 Age _____ 性別 Sex _____ 男 / 女 M / F

香港地址 _____

Hong Kong Address _____

電話 Tel. No. _____

Tel. No. _____

電郵地址 Email Address _____

Email Address _____

緊急聯絡人 Emergency Contact Person _____

Emergency Contact Person _____

緊急聯絡人電話 Emergency Contact Person Tel. No. _____

Emergency Contact Person Tel. No. _____

回鄉証(卡)/旅遊證件號碼 Home Return Permit / Passport No. _____

Home Return Permit / Passport No. _____

「平安卡」起保日期 Effective Date of "Ping An Card" _____

Effective Date of "Ping An Card" _____

受益人(人身意外保障) Beneficiary (Personal Accident) _____

Beneficiary (Personal Accident) _____

關係 Relationship _____

Relationship _____

保障地區 TERRITORIAL SCOPE

(請在方格內 ✓ Please ✓ box)

中國大陸 (金卡) Mainland China (Gold Card)

廣東、福建及海南省 (銀卡) Guangdong, Fujian and Hainan Province (Silver Card)

廣東、福建及海南省 (銀卡) Guangdong, Fujian and Hainan Province (Silver Card)

保險年期及保費 PERIOD OF INSURANCE AND PREMIUM

(請在方格內 ✓ Please ✓ box)

中國大陸 (金卡) Mainland China (Gold Card)

一年期 1 year period HK\$600

兩年期 2 year period HK\$1,000

三年期 3 year period HK\$1,400

廣東、福建及海南省 (銀卡) Guangdong, Fujian and Hainan Province (Silver Card)

一年期 1 year period HK\$350

兩年期 2 year period HK\$500

三年期 3 year period HK\$850

繳費辦法 PAYMENT METHOD

(請在方格內 ✓ Please ✓ box)

劃線支票 Cheque Enclosed

折付:「中國平安保險(香港)有限公司」

Please make it payable to "China Ping An Insurance (Hong Kong) Co., Ltd."

信用卡支付 Credit Card

本人授權「中國平安保險(香港)有限公司」直接從本人下列之信用卡賬號支付保費年費。扣

除手續費 _____ 元正。

I hereby authorize "China Ping An Insurance (Hong Kong) Co., Ltd." to withdraw HK\$ _____ being

payment of the Premium from my credit card account.

VISA 威士卡

MASTERCARD 萬士達卡

信用卡號 Credit Card No. _____

Credit Card No. _____

持卡人姓名 Name of Cardholder _____

Name of Cardholder _____

有效日期 Expiry Date _____ 月 _____ 年

Expiry Date _____ Month _____ Year _____

持卡人簽名 Signature of Cardholder _____

Signature of Cardholder _____

日期 Date _____

Date _____

必須與信用卡之姓名及簽名式樣相同 Signature should correspond to the specimen signature of your credit card

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聲明 DECLARATION

本人謹聲明:

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1. 任何非因意外事故所引致之急救醫療費用, 本保險概不負責。

1. 任何非因意外事故所引致之急救醫療費用, 本保險概不負責。

2. 若參加各種職業性競賽所引致之意外受傷之急救醫療費用均不屬受保範圍。

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3. 所有超出保額金額以外之急救醫療費用概由被保險人自行負責支付。

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4. 此計劃之保單將在「中國平安保險(香港)有限公司」收到並接納此投保書日起計七日後開始正式生效。而一切之保險條款均以「中國平安保險(香港)有限公司」發給之保單為準。

4. 此計劃之保單將在「中國平安保險(香港)有限公司」收到並接納此投保書日起計七日後開始正式生效。而一切之保險條款均以「中國平安保險(香港)有限公司」發給之保單為準。

I fully understand that:

1. The insurance shall not cover the reimbursement of any medical expenses incurred not resulting from an accident.

1. The insurance shall not cover the reimbursement of any medical expenses incurred not resulting from an accident.

2. The insurance shall not cover and medical expenses incurred resulting from accidents caused by the participation of the insured in any competitions and hazardous sports.

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3. The insured shall be liable for medical expenses incurred exceeding the maximum limit of the benefits or and not covered.

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4. The insurance cover of the Policy shall become effective 7 working days after the "China Ping An Insurance (Hong Kong) Co., Ltd. has received and accepted this application and all terms and conditions shall be based on the Insurance Policy issued by China Ping An Insurance (Hong Kong) Co., Ltd.

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收集個人資料聲明 PERSONAL INFORMATION COLLECTION STATEMENT

本人/我們謹認本人/我們已閱讀並明白收集個人資料的聲明("該聲明")。本人/我們謹認本人/我們已被通知本人/我們須詳細閱讀該聲明,而本人/我們已詳細閱讀該聲明對貴公司所收集或持有之本人/我們的個人資料的影響(不論是否此表格所載或其他聲稱所取得)。

本人/我們特此確認並同意中國平安保險(香港)有限公司根據該聲明使用及轉移本人/我們的資料,包括在直接促銷中使用及將本人/我們個人資料提供予其他人士。

I/We acknowledge and confirm that I/we have read and understood the Personal Information Collection Statement ("PICS"). I/We confirm that I/we have been advised to read carefully the PICS, and I/we have read it carefully its effect and impact in respect of my/our personal data collected or held by the Company (whether contained in this application or otherwise). Based on the foregoing, I/we hereby give my/our acknowledgement and agree to the use and transfer of my/our personal data by China Ping An Insurance (Hong Kong) Co., Ltd in accordance with the PICS, including the use and provision of my/our personal data for the purpose of direct marketing.

I/We acknowledge and confirm that I/we have read and understood the Personal Information Collection Statement ("PICS"). I/We confirm that I/we have been advised to read carefully the PICS, and I/we have read it carefully its effect and impact in respect of my/our personal data collected or held by the Company (whether contained in this application or otherwise). Based on the foregoing, I/we hereby give my/our acknowledgement and agree to the use and transfer of my/our personal data by China Ping An Insurance (Hong Kong) Co., Ltd in accordance with the PICS, including the use and provision of my/our personal data for the purpose of direct marketing.

被保險人簽署 _____ 日期 _____

Signature(s) of Insured _____ Date _____

被保險人簽署 _____ 日期 _____

Signature(s) of Insured _____ Date _____

被保險人簽署 _____ 日期 _____

Signature(s) of Insured _____ Date _____

被保險人簽署 _____ 日期 _____

Signature(s) of Insured _____ Date _____

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Signature(s) of Insured _____ Date _____

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Signature(s) of Insured _____ Date _____

被保險人簽署 _____ 日期 _____

Signature(s) of Insured _____ Date _____

“Ping An Card” Accidental Emergency Medical & Hospitalization Insurance

Worry-Free Pass in China

Accidental Emergency Medical & Hospitalization Insurance Policy (hereinafter called “Ping An Card”) is an Insurance Plan, which is specially designed for anyone who holds a Hong Kong Identity Card or Macau Identity Card or an Exit-Entry Permit or Permit for Taiwan Compatriot or Foreign Passport. This Insurance Plan can help to ensure the emergency medical services could be provided for, in case a “Ping An Card” insured encountering an accident during his/her business and/or holiday trip to Mainland China and requiring emergency medical treatment.

Product Highlights

- ✓ **3A’ service with Ping An Insurance of China. Fastest provide the high quality medical treatment is guaranteed for you.**
Co-ordination between the Company, and the appointed agent, IPA, providing 3A (Anytime, Anywhere & Anyway) broad base of the contracting hospital network with immediate, comprehensive and high quality medical service, including:
 - Medical Evacuation
 - Repatriation to Hong Kong after Treatment
 - Repatriation of Mortal Remains/Ashes to Hong Kong
 - An appointed escort service for the compassionate visit
 - Return of minor child
- ✓ **Accidental Medical Protection**
 - Medical Expenses incurred due to accidental injury occurred in China including out-patient and hospital confinement
 - Hospital Cash Benefit
 - Follow-up medical expenses arising from the same accident within 90 days of returning to Hong Kong
- ✓ **Under serious medical condition, No need to get off an ambulance for customs and immigration purpose during your repatriation to HK after treatment.**
- ✓ **Consolation Benefit for your beloved one**
- ✓ **Instant Financial relief with emergency cash benefit**
- ✓ **Protection granted for Unlimited travels to and free stay in Mainland China**

Benefits at a Glance

Eligibility : Designed for anyone who holds a Hong Kong Identity Card or Macau Identity Card or an Exit-Entry Permit for Taiwan Compatriot or Foreign Passport.

Age Limit : 18-65 years old

Emergency Medical Expenses

HK\$280,000

- 1.1 Follow-up Treatment in Hong Kong SAR Subject to the above limit
- 1.2 Hospital Cash Allowance Maximum HK\$1,500 per event (HK\$300 per day subject to a limit of 5 days)

Emergency Assistance Services

- 2.1 Medical Evacuation Unlimited
- 2.2 Repatriation to Hong Kong after Treatment Unlimited
- 2.3 Deposit Guarantee of Hospital Admission HK\$70,000
- 2.4 Repatriation of Mortal Remains/ Ashes to Hong Kong Unlimited
- 2.5 Compassionate Visit for two designated persons (must be hospitalized in excess of 7 days) Two Return airfares (Economic Class) & 7 days accommodation cost (HK\$1,500 per days)
- 2.6 Return of Minor (under 16 years of age) One Way Airfare (Economic Class)

Personal Accident

- 3.1 Death or Complete Paralysis (Gold Card) HK\$280,000
(Silver Card) HK\$280,000
- 3.2 Consolation Benefit HK\$20,000
- 3.3 Emergency Cash RMB2,000

Referral Hotline Services

The company’s appointed agent, IPA will engage a 24-hour hotline to provide the following services:

IPA 24-hour Hotline: (852) 2861 9289

Information and Referral Services

Pre-trip information services	Embassy referral
Emergency travel service assistance	Legal referral
Medical services and referral, arrangement of hospital admission	Lost luggage assistance
Interpreter referral	Hospital Network Inquiry

Major Exclusions

The company shall not be liable to pay for any medical expenses:

- 1 Injured not resulting from an accident.
- 2 Injured resulting from any accident occurred outside the Territorial Scope.
- 3 In respect of any follow-up medical treatment.
- 4 Injured resulting from competitions and hazardous sports.
- 5 In respect of any loss and injury directly or indirectly caused by war and Act of Terrorism etc.

收集個人資料聲明 (「本聲明」)

為從個人資料(私隱)條例(「條例」),中國平安(香港)有限公司(「本公司」)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。閣下在本保險申請表中提供的資料屬自願性質。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窩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

閣下的個人資料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、判定保險索償及就索償抗辯,包括進行任何附帶調查;
- (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」)境內或境外及論目前或將來存在的對其具法律約束力或適用任何法律;
 - (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。

(3) 個人資料的轉移

存於本公司的個人資料會保密,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、承攬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(如公證行、理賠調查員、收數公司、私家偵探、追債代理、資料處理公司、專業顧問及律師);
- (ii) 與本公司有或將有商業往來的再保險公司;
- (iii) 本公司為遵守任何法律規定,或根據法律、監管、政府、稅務、執法或其他機構,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有的),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;

該等資料可能被轉移至香港境外。

(4) 在直接促銷中使用個人資料

為確保您能充分了解我們的最新服務、優惠、折扣、相關的周邊產品以及我們業務夥伴的各種產品和服務,本公司可能把閣下的個人資料用於直接促銷,除非本公司已取得閣下的同意(包括明確地表示不反對),否則本公司並不可以如此使用閣下的個人資料,但條例所指明的豁免的情況除外。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;

如閣下不希望本公司使用閣下的資料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:

中國平安保險(香港)有限公司
個人資料私隱主任
香港灣仔告士打道138號
聯合鹿島大廈17樓
傳真:2802 0018

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 2827 1883*

(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。

(11) 本聲明的中英文版本如有任何歧異或不一致,一概以英文版為準。
英文版可於本公司網頁瀏覽 <http://www.pingan.com.hk/about/privacy/lang/en>

Personal Information Collection Statement ("PICS")

To comply with the Personal Data (Privacy) Ordinance (the "Ordinance"), China Ping An Insurance (HK) Co., Ltd., ("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. It is voluntary for you to provide the information in this insurance application form. 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 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 and defending insurance claims as well as conducting any incidental investigations;
- (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 and other subjects (please see further details in paragraph (4) of this PICS);
- (ix) complying with the obligations, requirements and/or arrangements for disclosing and using data that bind on or apply to the Company according to:
 - (a) any law binding or applying to it within or outside Hong Kong existing currently and in the future;
 - (b) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, confederation or federation of insurance industry or associations of insurance or financial services providers within or outside Hong Kong existing currently and in the future.

(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 PICS: -

- (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 loss adjusters, claim investigators, debt collection agents, private investigators, recovery agents, data processing companies, professional advisors and legal advisors);
- (ii) reinsurance companies with whom the Company has or proposes to have dealings;
- (iii) any person or entity to whom the Company 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 Confederation or Federation of Insurance industry or associations of insurance or financial services providers binding on or applying to the Company, or any disclosure pursuant to any contractual or other commitment of the Company with local or foreign legal, regulatory, governmental, tax law enforcement or other authorities, or confederation or federation of insurance industry or associations of insurance or financial services providers, all of which may be within or out-side Hong Kong and may be existing currently and in the future.

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

(4) **USE OF PERSONAL DATA IN DIRECT MARKETING**

To ensure that you can fully understand our latest services, promotions, discounts, other related products as well as the products and services provided by our business partners, the Company may use your personal data in direct marketing. Save in the circumstances exempted in the Ordinance, the Company cannot so use your personal data without your consent (which includes an explicitly 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;

If you do not wish the Company to use your personal data in direct marketing as described above, you may exercise your opt-out right by notifying the Company. You may write to the Personal Data Privacy Officer of the Company at the address or fax number provided in paragraph (5) of this PICS.

(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 Personal Data Privacy Officer of the Company at the following address or fax number:

Personal Data Privacy Officer
China Ping An Insurance (HK) Co., Ltd.
17/F Allied Kajima Building,
138 Gloucester Road,
Wanchai, Hong Kong
Fax: (852) 2802 0018

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 Personal Data Privacy Officer at the address or fax number provided in paragraph (5) of this PICS, 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 PICS, please do not hesitate to contact our Personal Data Privacy Officer at 2827 1883.
- (9) Nothing in this PICS shall limit the rights of the customers under the Ordinance.
- (10) The Company retains the right to change this PICS.
- (11) In the event of any discrepancies between the English and Chinese versions of this PICS, the English version shall prevail.