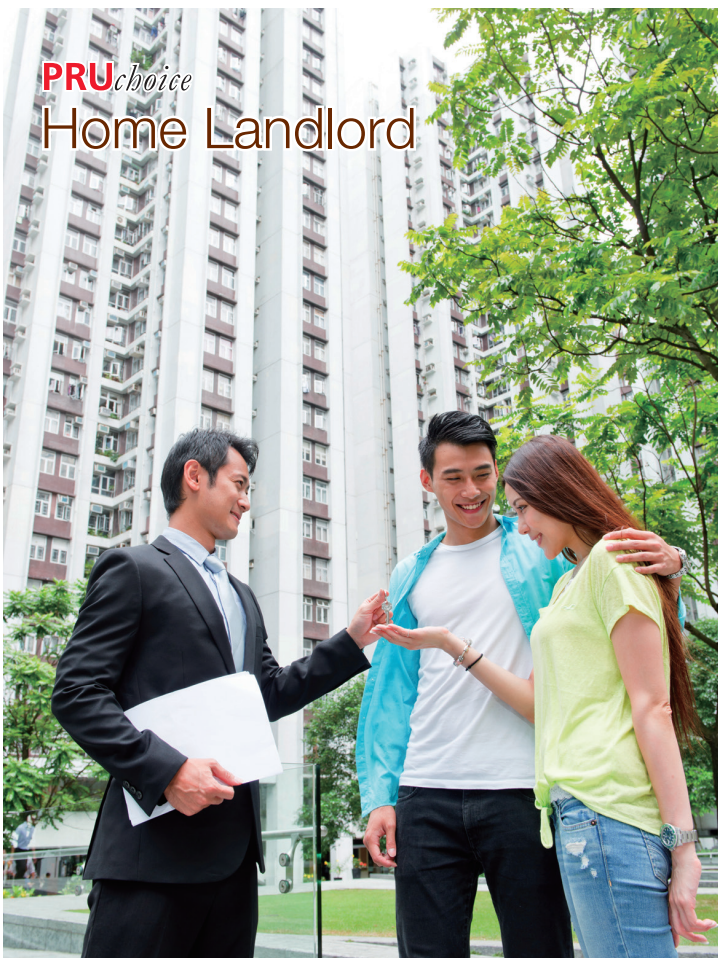


PRU^{choice}

Home Landlord



Home Landlord Insurance

Stand-alone
"Building Structure Protection"
Available

Always Listening
Always Understanding

PRUDENTIAL
英國保誠

It is not surprising that you want to be a landlord given current low interest rate environment. On one hand you can secure your asset, and on the other hand you can earn steady rental income. Nevertheless, are you aware of the additional risks of being a landlord? Such as the loss of or damage to the household contents that you leave to your tenant, or the rental loss and the recovery expenses that you will incur as a result of unforeseen incident, in particular the repairing cost arising out of losses due to accidents in your premises, or the liability as landlord towards third party bodily injury or death arising out of improper property maintenance. As a landlord, you may be eligible to a hefty sum of loss.

To protect these landlords against these additional risks, Prudential General Insurance Hong Kong Limited provides PRU^{choice} Home Landlord Insurance.

Coverage at a Glance

Section 1



Household Contents

Maximum Limits
(HK\$)

"All Risks" cover is provided for your household contents at the leased premises including furniture, household goods and appliances. Protection will be on a "New for Old" basis to cover the cost of repair or replacement of accidental loss or damage.

We also cover interior decoration, fixtures and fittings like wall paint, wallpaper and floorings carried out or installed by you.

Extensions

- We will cover accidental loss of or damage to your household contents at the leased premises during the period of interior decoration or renovation, given that the total contract value is under HK\$250,000 and the period involved is less than 60 consecutive days.

\$400,000/year
\$50,000/item#

Section 2



Loss of Rent

Maximum Limits
(HK\$)

Cover the rental loss due to your leased premises being uninhabitable after an accident, or the death of tenant arising from murder or suicide#.

\$60,000/year
(\$20,000/month;
up to maximum
of 3 months)

Extension

- Actual legal expense and costs incurred for rental recovery or repossession of the premises from the tenant, and the outstanding rent not received in 1 month after the court ruling.

The definition of suicide refers to deaths as a result of jumping, hanging, cutting and charcoal burning, and such has to be proven by the HKSAR government.

- We will cover accidental loss of or damage to your household contents when they are temporarily removed from your leased premises elsewhere in Hong Kong for the purpose of professional cleaning, repair or renovation. Maximum indemnity is HK\$50,000 per year.
- We will cover cost of removal of debris following accidental damage to the leased premises, subject to a maximum of HK\$5,000 per year.
- We will cover damage by fireman as a result of duty execution.

Loyalty Bonus

An additional cover of HK\$50,000 for the Maximum Limits of Household Contents will be granted automatically upon each renewal at no additional cost, regardless of your claims experience and subject to a maximum of HK\$200,000.

Item means an article, a pair or set of articles.

Section 3



Property Owner's Legal Liability

Maximum Limits (HK\$)

Cover your legal liability as a property owner of the premises for an incident at leased premises or in the common area of the building.

\$5,000,000/year

Optional Cover

Section 4



Building Structure (Premium Rate: 0.07%)

Maximum Limits (HK\$)

Protect the building structure of your leased premises against major disasters including but not limited to fire, explosion, malicious damage, burglary and water damage, by reimbursing you with the reinstatement value or actual repair cost up to the sum insured of your building as declared under this Section.

Removal of Debris

We cover the cleaning cost and expenses following property damage

You can select the Section of Building Structure without insuring the basic cover and the extension of Property Owner's Legal Liability will be offered to you free of charge. The premium rate is 0.14% on the sum insured.

10% of Sum Insured on Building Structure

Premium Table

Gross Floor Area (sq.ft.)	Annual Premium (HK\$)
700 or below	590
701 - 1,200	800

Gross floor area of your home exceeding 1,200 sq.ft. is subject to the Company's special underwriting consideration.

Promotion Period:

1 January to 31 December 2015

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 Accidental Emergency Medical
- PRUchoice Clinic
- PRUchoice Golfers
- PRUchoice HealthCare
- PRUchoice HealthCheck
- PRUchoice Home
- PRUchoice Home Deluxe
- PRUchoice Maid
- PRUchoice Medical
- PRUchoice MediExtra
- PRUchoice Motor
- PRUchoice Personal Accident
- PRUchoice Personal Accident Plus
- PRUchoice Travel
- PRUchoice BMX (Building Management Xtra)
- PRUchoice BOX (Business Owners Xtra)
- PRUchoice SOX (Small Office Xtra)
- 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.

For further information, please contact:

Prudential General Insurance Hong Kong Limited

(A member of Prudential plc group)

3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

Tel: (852) 3656 8362 Fax: (852) 2164 8445

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 and any other parties. Regarding other details and the terms and conditions of this insurance, please refer to the policy document. Prudential General Insurance Hong Kong Limited will be happy to provide a specimen of the policy document upon your request.

GI3/BR0148B/P01 (12/14)

PRUDENTIAL
英國保誠

保誠精選 業主寶



業主保障

可單獨投保
「樓宇結構保障」

用心聆聽 更知你心

PRUDENTIAL
英國保誠

在低息環境下，您當然希望成為業主；一方面既可擁有具保值能力物業，同時又可以透過出租單位，賺取租金收入。然而，您又有否留意到，在業主身份下所須承擔的額外風險？當中包括您放置於出租物業內，讓租客使用的財物，可能因意外而損失或損毀；又或者是因為租客在使用單位時，因突發事故，導致您損失租金或在追討過程中招致費用；更重要的是，當您的物業遇到意外而損毀所需的維修費，又或者是物業維修失當時引致第三者受傷死亡，所出現的業主法律責任；作為業主可能負上龐大的金錢損失。

保誠財險有限公司現為這些業主，推出保誠精選「業主寶」，特別保障在業主身份下的額外風險！

保障一覽表

項目一	
 家居財物保障	最高賠償額 (港幣)
此項為全險保障，我們會用「以新易舊」的方式，賠償出租物業中屬於您的財物，包括傢俬、家居用品及電器，因意外損毀而進行維修或更換時所支出的費用。	每年為\$400,000 每件為\$50,000#
另外，出租物業中自行添置的室內裝修、或固定裝置及裝配，例如油漆、牆紙、地板等，亦同樣獲得保障。	
額外保障 在出租物業中如進行室內裝修或翻新工程，期間因意外導致當中的家居財物損毀時；若有關總工程費用不超過港幣\$250,000，而工程期又少於連續60天時，我們會保障有關家居財物。	

- 在出租物業中，您的家居財物因在本港進行專業清洗、修理或翻新時，在寄存的地方意外損毀所帶來的損失，每年最高賠償額為港幣\$50,000。
- 您所出租物業遭受意外，在意外後的清理廢物費用，每年最高賠償額為港幣\$5,000。
- 消防員在執行任務時，所引致的家居財物損毀。

續保優惠

我們於每年續保時，會將您的「家居財物保障」每年最高賠償額免費自動增加港幣\$50,000。此增幅不受您的索償紀錄影響，而最高累積增幅可達港幣\$200,000。

每件是指一件、一對或一套物品。

項目二	
 租金損失	最高賠償額 (港幣)
保障您所出租的物業，因受保範圍內意外損毀而不能居住、或因租客自殺#或被謀殺致死而所引起的租金損失。	每年為\$60,000 (每月\$20,000； 不超過3個月)
額外保障 因追討租客所拖欠租金或收回物業而需採取法律行動的實際費用，及在法庭裁決後的一個月內，租客仍未償還的租金。	
#自殺的定義指由跳樓、上吊、割脈及燒炭引致的死亡，並須得到香港特別行政區政府的確認。	

項目三



業主法律責任保障

最高賠償額
(港幣)

保障您身為業主，因出租物業或大廈公眾地方發生事故，疏忽導致第三者身體受傷或財物損失時，所需負上的法律責任。

每年
\$5,000,000

自選保障項目

項目四



樓宇結構保障 (保率: 0.07%)

最高賠償額
(港幣)

若您所出租物業，樓宇結構因火災、爆炸、惡意破壞、盜竊、水浸等情況下而損毀，我們會在不超过本項的投保額下，賠償您所需的維修費或重建費。

清理廢物費用

保障您清理災場的清潔費用

您可選擇單獨投保「樓宇結構保障」，並同時免費獲得「業主法律責任保障」，保率投保額之0.14%。

樓宇結構保障
投保額的10%

保費表

建築面積 (平方呎)	每年保費 (港幣\$)
700 或以下	590
701 - 1,200	800

本公司將對超過1,200平方呎的住所作特別處理。

推廣期：

2015年1月1日至12月31日

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 — 中國意外急救醫療保險
保誠精選 — 診療寶
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 — 名家寶
保誠精選 — 僱傭寶
保誠精選 — 醫療寶
保誠精選 — 健康寶
保誠精選 — 駕駛寶
保誠精選 — 安健寶
保誠精選 — 倍安寶
保誠精選 — 旅遊樂
保誠精選 — 樓宇寶
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。
如有查詢，請致電或親臨本公司，地址如下：

保誠財險有限公司

(英國保誠集團成員)

香港鰂魚涌華蘭路25號栢克大廈3樓

電話：(852) 3656 8362 傳真：(852) 2164 8445

www.prudential.com.hk

註：此小冊子只作參考之用，不能作為保誠財險有限公司與任何人士或團體所訂立之任何合約或合約之任何部分，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，保誠財險有限公司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。

GI3/BR0148B/P01 (12/14)

PRUDENTIAL
英國保誠



2. Classes of Transferees 被資料轉交者的類別

We may disclose your Personal Information to third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above, including without limitation the following third parties: (a) insurance agents; (b) re-insurance companies; (c) other companies within the Prudential Group; (d) claims investigation companies; (e) third party administrators; (f) third party service providers (including without limitation insurers, bankers, lawyers, accountants, and other third party service providers who provide administrative, telecommunications, computer, payment, printing, redemption or other services to us to enable us to operate our business); (g) industry associations and federations; (h) medical bill review companies; (i) professional advisors; (j) researchers; (k) credit reference agencies; (l) debt collection agencies; (m) partnering financial institutions; (n) regulators and government agencies; (o) law enforcement agencies; (p) the Courts.

We may transfer your name, contact information and information about the products you have purchased (including the sales channel from which such products were purchased) to other companies within the Prudential Group, and other partnering financial institutions, for the purpose of providing you with promotional materials relating to those entities' insurance or financial services or related wealth management products. However, we will not disclose your Personal Information to any other third parties for direct marketing purposes without your consent.

We may transfer your Personal Information 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.

We may transfer your Personal Information to third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above, including without limitation the following third parties: (a) insurance agents; (b) re-insurance companies; (c) other companies within the Prudential Group; (d) claims investigation companies; (e) third party administrators; (f) third party service providers (including without limitation insurers, bankers, lawyers, accountants, and other third party service providers who provide administrative, telecommunications, computer, payment, printing, redemption or other services to us to enable us to operate our business); (g) industry associations and federations; (h) medical bill review companies; (i) professional advisors; (j) researchers; (k) credit reference agencies; (l) debt collection agencies; (m) partnering financial institutions; (n) regulators and government agencies; (o) law enforcement agencies; (p) the Courts.

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We may transfer your Personal Information 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.

3. 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. In the event that any such Personal Information is not provided, we may be unable to provide you with the services or carry out the activities outlined at Section 1 above.

除非我們另有規定，否則閣下必須提供我們所要求的個人資料。若未能提供任何此等個人資料，我們可能無法為閣下提供服務或進行上述第一部份所列出的活動。

4. 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. You may make such a request by writing to our Data Protection Officer at 3/F Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong. In accordance with the Ordinance, we have the right to charge a reasonable fee for the processing of any Personal Information access or correction request.

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。閣下如欲查閱或更正個人資料，請向我們的資料保護主任作出書面要求，地址是香港鰂魚涌華蘭路25號柏克大廈3樓。根據條例的規定，我們有權就處理查閱及更正任何個人資料的要求，收取合理的費用。

Opting-out Marketing Communications or Materials 拒絕接受促銷信息或資料

We intend to send you marketing communications or materials (as set out in the above Personal Information Collection Statement), but we cannot do so without your consent. In the event that you do not wish to receive such marketing communications or materials, please let us know by ticking the opt-out box below, and returning the form to us in person or at 3/F Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong.

我們有意向下發送(載於上述收集個人資料聲明的)促銷信息或資料，但未經閣下的同意，我們不能這樣做。倘若閣下不希望收到該等促銷信息或資料，請在以下拒絕接受表格內劃上「✓」號以讓我們知道閣下的意向，並親身交回本表格或送交本表格至香港鰂魚涌華蘭路25號柏克大廈3樓。

☐ Opt-out box 拒絕接受表格

The Applicant/ Policyholder/ Insured Person hereby confirm understanding of and agreement to the contents in this Part entitled 'Personal Information Collection Statement'.

申請人/保單持有人/受保人特此確認明白並同意在題為「收集個人資料聲明」之本部份的內容。

Declaration 聲明

I/We hereby declare and agree that 本人/吾等現聲明及同意：

- the premises is not left unoccupied for more than sixty days each year, for the protection of this insurance (except as specially declared). The premises is also built of brick, stone and concrete and roofed with concrete, and is in good state of repair.

(除另有申報外) 本住所每年不會空置超過六十天始告生效；另外，住所的牆身是採用磚、石及三合土作為建築材料，屋頂則採用三合土建成，並有經常維修，適宜居住。

- no part of the premises is below ground floor level.

住所絕無任何部份低於地面。

- the premises is not let or sublet to my family, including parents, siblings, spouse, children and relatives.

本住所並不出租或分租予本人的家人，包括父母、兄弟姊妹、配偶、子女及親屬。

- a duly stamped tenancy agreement has been signed with the tenant when the premises is leased out.

於出租住所時已與租戶簽訂一份已加蓋印花的租賃合同。

- the premises is a private domestic property and is not a public housing.

本住所為私人住宅物業，並非公營房屋。

- 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 shall form the basis of the contract with Prudential.

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/吾等與英國保誠之間所訂合約的根據。

- the insurance will not be in force until the application has been accepted by the Company and the premium has been paid, except to the extent of any official cover note which may be issued.

除持有 貴公司發發的臨時保單外，保障需待 貴公司覆核、接納申請表及已繳付保費後才生效。

Signature of Applicant

申請人簽署

X

Name in block letters

姓名 (請用英文正楷填寫)

Date

日期

Note : The minimum retained premium for every period of insurance is HK\$400 per policy.

請注意：每份保單保障期之最低付款額為港幣\$400。

Financial Consultant's Name (Please complete in BLOCK LETTERS) 理財顧問名稱 (請用正楷填寫)
Financial Consultant's Division and Code 理財顧問組別及編號
Mobile Number 流動電話號碼
Office Location 辦公室地點 ES1/FTW/PT/PT2/CRB/CC/EWT /F
Total Premium (For Office Use Only) 總保費 (由本公司填寫)
HK\$ 港幣\$



PRUDENTIAL
英國保誠

Application Form for

PRUchoice Home Landlord Insurance Plan

保誠精選「業主寶」保險計劃

申請表

Applicable on or after 1 September, 2014
2014年9月1日或之後適用

For further information, please contact:

Prudential General Insurance Hong Kong Limited

(A member of Prudential plc group)

3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

Tel: (852) 3656 8362 Fax: (852) 2164 8445

如有查詢，請致電或親臨本公司，地址如下：

保誠財險有限公司

(英國保誠集團成員)

香港鰂魚涌華蘭路25號柏克大廈3樓

電話：(852) 3656 8362 傳真：(852) 2164 8445

www.prudential.com.hk

G13/APP0148B/P01 (12/14)

Details of Applicant 申請人資料

(Please complete in BLOCK LETTERS 請用英文正楷填寫)

Surname 姓	Given Name 名
Home Tel No. 住宅電話號碼	Mobile No. 手提電話號碼
Email Address 電子郵箱	Sex 性別 ☐ Female 女 ☐ Male 男
I.D.No./Passport No. 身份證號碼/護照號碼	Date of Birth 出生日期 (dd/mm/yy) (日/月/年)
Marital Status 婚姻狀況	Occupation 職業
Correspondence Address 通訊地址	
Flat/Room 室	Floor 樓
Building/Estate 大廈/屋苑	Block 座
Street/Road & District Area 街道及地區	
Address of Insured Premises 受保物業地址	
Flat/Room 室	Floor 樓
Building/Estate 大廈/屋苑	Block 座
Street/Road & District Area 街道及地區	
Age of Building 樓齡	☐ HK 香港 ☐ KLN九龍 ☐ NT新界
Please choose your plan selected and the floor area of your premises: 請選擇所需的保障計劃及閣下住所的建築面積：	
Gross Floor Area (sq.ft.) 建築面積(平方呎)	Annual Premium (HK\$) 每年保費(港幣\$)
700 or below 700或以下	☐ 590
701 - 1,200	☐ 800
* Gross floor area of your home exceeding 1,200sq.ft. is subject to the Company's special underwriting consideration. 本公司將對超過1,200平方呎的住所作特別處理。	

Period of Insurance 保單生效期

Policy to commence on : 本保單由

for one year. 起生效，為期一年。

dd mm yy 日 月 年

Optional Cover 自選保障項目

Building Structure 樓宇結構保障

☐ Yes 是 ☐ No 否

(Premium Rate: 0.07% on the sum insured as indicated below.)
(保率：保率為以下列明投保額之0.07%。)

Name of Premises Owner 受保物業業主姓名

Sum Insured (HK\$) 投保額 (港幣\$)

Name of Mortgagee 按揭銀行或財務公司名稱

The sum insured must be on re-construction value basis and not less than HK\$500,000.
必需按樓宇的重置價值投保，而投保額亦需不少於港幣\$500,000。

Insurance Details 投保資料

1. Have you ever been declined, or had special terms and/or additional premiums imposed for any classes of insurance now applied? If yes, please give full details.
閣下曾否被保險公司就現時申請的保險口別拒絕承保、續保、☐加特別條款及/或加徵額外保費？若答案為「是」，請列明詳情。
☐ Yes 是 ☐ No 否

2. Have you ever suffered a loss for any of the risks proposed to be covered by this insurance at this or other premises owned by you in the past three years? If yes, please give full details.
過去三年內，閣下現時投保的住所或其他由閣下擁有的住所，曾否就有關此保險計劃列明的保障範圍蒙受損失？若答案為「是」，請列明詳情。
☐ Yes 是 ☐ No 否

Important Notes to Applicant 申請人須知

- Excess - No excess is applied to the Section of Property Owner's Legal Liability. For other sections except Building Structure, there is an excess of HK\$250 for each and every loss. Excess for water damage is HK\$250, or 10% of the adjusted loss, whichever is greater. For damage to wall paint and/or wallpaper, each and every loss is subject to an excess of HK\$1,000 or 10% of the adjusted loss, whichever is greater. Excess of HK\$3,000 is required for each and every loss other than that caused by fire or explosion under the Section of Building Structure. 自負金額 - 「業主法律責任保障」不設自負金額，而其餘保障（除「樓宇結構保障」外）的自負金額為港幣\$250，若由水浸而引致的損失，每公量改的自負金額則為損失評估總值的10%，或港幣\$250，以較高者為準。油漆或/及牆紙的損毀事故，自負金額為港幣\$1,000，或該損失評估總值的10%，以較高者為準。「樓宇結構保障」一項中的自負金額為港幣\$3,000，若由火災或爆炸引致損失，則自負金額可獲豁免。
- Disclosure - The applicant is requested to disclose any other facts known to the applicant which are likely to affect acceptance or assessment of the insurance cover the applicant is applying for. Should the applicant have 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 the Policy will not provide with the cover the applicant require, or perhaps may invalidate the Policy altogether.
披露 - 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理財顧問/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。
- A specimen copy of the Policy and a copy of your completed Application Form will be supplied on request. 如有需要，本公司可提供保單原文及申請表副本以作參考。
- All benefits and exclusions are only briefly outlined here. For further details, please refer to the Policy. 上述保障及不保障範圍並未包括所有細節，詳情請參閱保單。
- The application form must be signed by a person who has attained age 18 or above. 申請表必須由年滿18歲或以上之申請人簽署。
- This Promotion Leaflet is for reference only and does not constitute any contract or any part thereof between Prudential General Insurance Hong Kong Limited and any other parties. Regarding other details and the terms and conditions of this insurance, please refer to the policy document. Prudential General Insurance Hong Kong Limited will be happy to provide a specimen of the policy document upon your request. 此宣傳單只作參考之用，不能作為保誠保險有限公司與任何人士或團體所訂立之任何合約的或合約的任何部份，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，保誠保險有限公司樂意提供保單樣本以供參考。所有中文簡體，如與英文有異，概以英文為準。

Payment Method 付款方式

☐ 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「保誠保險有限公司」)

☐ By Credit Card 以信用卡繳付
(Policy will be renewed automatically on a yearly basis subject to underwriting approval and premium will be collected from the designated credit card account.
保單於核核後將每年自動續保及從指定的信用卡戶口內扣除保費。)

Credit Card Account Details 信用卡戶口資料

Applicable to premium payment by credit card only.
只供選擇以信用卡繳付保費之客戶填寫

☐ VISA  MasterCard

Credit Card Number 信用卡卡號碼

mm yy

Credit Card Expiry Date 信用卡有效日期至

mm yy

I/We hereby authorize Prudential General Insurance Hong Kong Limited to collect from my/our designated credit card account for all payment(s) and recurring payment(s) of this policy including that/those related to subsequent endorsement(s) and its renewal(s).
本人/吾等授權保誠保險有限公司，經由本人/吾等指定的信用卡戶口內，扣除有關本保單的所有及經常性保費，包括其後青費及續保有關之所有及經常性保費。

Cardholder's Name 信用卡持有人姓名

Date 日期

Cardholder's Signature 信用卡持有人簽名

☒

Personal Information Collection Statement 收集個人資料聲明

Prudential General Insurance Hong Kong Limited (referred to as "the Company", "our", "we", or "us" in this Part entitled "Personal Information Collection Statement") may collect certain personal information, including without limitation your name, identity card number (and copy of identity card), passport number, contact information, family history, health and medical information and financial information ("Personal Information") from you when you apply for insurance or financial products and services from us, or when you apply to make changes to your policy, or when you make a claim against a policy. We may also collect Personal Information about you from third parties such as other insurance companies or agents, government agencies, medical personnel, credit reporting agencies, courts or public records.

保誠保險有限公司（在題為「收集個人資料聲明」之本部份，簡稱「本公司」或「我們」）可能會於閣下向我們申請保險或金融產品及服務申請更改保單或就保單提出索償時向閣下收集一些個人資料，包括但不限於閣下的姓名、身份證號碼（及身份證副本）、護照號碼、聯絡資料、家族歷史、健康和醫療資料，以及財務資料（以下簡稱「個人資料」）。我們還可能從第三方，如其他保險公司或代理、政府機構、醫療人員、信用報告機構、法院或公開記錄等，收集關於閣下的個人資料。

1. Purpose of Collection 收集資料之目的
We may use your Personal Information for the following purposes: (a) to process your application; (b) to administer and process insurance policies, insurance claims and medical, security and underwriting checks; (c) to process payment instructions; (d) to verify your eligibility for insurance, financial or wealth management products and services; (e) to design and provide you with insurance, financial and related services and products; (f) to communicate with you; (g) to provide you with promotional materials relating to insurance or financial services or related wealth management products of the Company, and those of other entities whose ultimate parent company is Prudential plc ("companies within the Prudential Group") or partnering financial institutions; (h) to perform a policy review or needs analysis; (i) to conduct research and statistical analysis; and (j) to meet disclosure requirements imposed by law or regulatory authorities.
我們可能會使用閣下的個人資料作下列用途：(a) 處理閣下的申請；(b) 管理和處理保險、保險索償、醫療、抵押和承保檢查；(c) 處理付款指示；(d) 核實閣下申請保險、金融或財富管理產品及服務的資格；(e) 設計及為閣下提供保險、金融及相關的服務和產品；(f) 與閣下進行通訊；(g) 為閣下提供關於本公司以及其他母公司為英國保誠集團成員的實體（「保誠集團內的公司」）或夥伴金融機構的保險或金融服務或相關的財富管理產品的推廣材料；(h) 進行保單審查或需求分析；(i) 進行研究和統計分析；及(j) 符合法律或監管當局實施的披露要求。