



# Tugu Insurance Company Limited 德高保險有限公司

(Incorporated in Hong Kong) (在香港註冊成立)

28/F, China Online Centre, 333 Lockhart Road, Wanchai, Hong Kong Tel: (852)2824-2939 Fax: (852)2824-3070

香港灣仔駱克道333號中國網絡中心二十八樓 電話: (852)2824-2939 傳真: (852)2824-3070

Website 網址: www.tuguhk.com E-mail 電郵: info@tuguhk.com

## Shop Package Insurance Policy Application Form

### 商舖綜合保險投保書

(Cover is not in force until the application has been accepted by the Company.) (有關保險需在敝公司批核後才正式生效。)

#### Details Of Applicant 投保人資料

Name of Company / Shop: 公司/商舖名稱:			
Insured Premises: 投保地址:			
Nature of Business (please give full details): 業務性質 (請詳述):			
Name of Contact Person: 聯絡人姓名:	Position: 職位:		
Contact Telephone No.: 聯絡電話:	Fax No.: 傳真號碼:		
Correspondence Address: 通訊地址:			
Period of Insurance: From 保險期限: 由	DD/MM/YYYY 日 月 年	To 至	DD/MM/YYYY (Both dates inclusive) 日 月 年 (起訖日期包括在內)

#### Insurance Coverage 保障範圍

##### Basic Cover 基本保障

Section Cover 投保項目	Sum Insured/Limit of Indemnity (HK\$) 投保金額或最高保障金額(港幣)	Annual Premium (HK\$) 每年保費(港幣)
1. Property "All Risks" 財物全險 a) Contents 財物設備 b) Stock 存貨		
2. Increased Cost of Working 增加營運開支	500,000 五十萬圓正	Free 免費
3. Money and Assault 金錢及個人意外	500,000 五十萬圓正	Free 免費
4. Public Liability 公眾責任	10,000,000 一千萬圓正	Free 免費

##### Optional Cover 自選保障

5. Employees' Compensation 僱員賠償	100,000,000 一億圓正	
Occupation of employees: 僱員的工作性質:	Total number of employees: 僱員總數:	Estimated total annual earnings:* 全年發放薪金總數:*



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\*"Estimated total annual earnings" are all remuneration and earnings consistently paid to employees during the year in respect of work done or work to be done. This includes travelling and attendance allowances, commissions, tips/service charges and overtime pay, etc. as per Employees' Compensation Ordinance.

按「僱員補償條例」所示，估計全年薪金總額即所有以金錢形式支付僱員，作為其所做或將做的工作之全年固定性報酬及收入，包括交通津貼、勤工津貼、佣金、小費/服務費及超時補薪等。

Minimum Premium – HK\$2,000 (Basic Cover only); HK\$4,000 (Basic Cover and Optional Cover plus Levy and related charges)  
最低保費-港幣二千圓(基本保障);港幣四千圓(基本及自選保障另加僱員補償保險徵款及有關增收費用)

## Details of Applicant 投保人資料

Please answer the following questions: 請回答下列問題:

1. What type of building the Insured Premises is situated in: 投保地址所在樓宇的類別:

- Commercial 商業       Mixed commercial/industrial 工商兩用  
 Industrial building 工業       Mixed commercial/residential 商住兩用

2. Are the walls, ceiling(s) and floor(s) of the Insured Premises constructed entirely of brick, stone or cement?  Yes  No

投保地址的牆身、天花、地板皆以磚、石屎、三合土等物料建築而成?

If you have ticked "No", please give details below: 如√「否」，請詳細說明如下:

3. What types of stock do your Company/Shop trade? 貴公司或商舖售賣甚麼類型的貨品?

4. Does your Company/Shop store any chemicals or inflammable goods in the Insured Premises  Yes  No  
貴公司或商舖有否在投保地址存放任何化學原料或易燃物品?

If you have ticked "Yes", please specify below: 如√「有」，請列明如下:

5. Does your Company/Shop have a burglar alarm system installed in the Insured Premises?  Yes  No  
貴公司或商舖有否在投保地址安裝防盜警報系統?

If you have ticked "Yes", please specify below: 如√「有」，請列明如下:

6. Does your Company/Shop have a safe in the Insured Premises?  Yes  No

貴公司或商舖有否在投保地址內設置夾萬?

If you have ticked "Yes", please specify below: 如√「有」，請列明如下:



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<p>7. Does your business involve the use of machinery? 貴公司或商舖的業務是否需要使用機器? If you have ticked "Yes", please give details below: 如√「是」, 請詳細說明如下:</p>	<p><input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否</p>
<p>8. Do any of your employees engage in operation of machinery? 閣下之僱員是否需要操作機器? If you have ticked "Yes", please specify the number of employee(s) involved and the nature of the machine(s) used Below: 如√「是」, 請列明僱員數目及所使用機器的類型如下:</p>	<p><input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否</p>
<p>9. How, and in what quantities, are your Company/Shop normally required to move cash to and from the Insured Premises and the bank? 在正常情況下, 貴公司或商舖如何處理投保地址與銀行之間現金運送, 而運送現金的數量有多少?</p>	
<p>10. Does your business involve delivery of goods to customers' premises? 貴公司或商舖的業務是否包括運送貨物至客戶處?</p>	<p><input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否</p>
<p>11. Does your business involve installation or maintenance work at customers' premises? 貴公司或商舖的業務是否包括於客戶處進行安裝或維修之工作? If you have ticked "Yes", please give details below 如√「是」, 請詳細說明如下:</p>	<p><input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否</p>
<b><u>Insurance History 過往投保資料</u></b>	
<p>1. Have your Company/Shop suffered from any losses or made any claim in the past three years in respect of any of the cover proposed? 在過去三年內, 貴公司或商舖有否就上述保障範圍承擔任何損失或提出任何索償?</p>	<p><input type="checkbox"/> Yes 有 <input type="checkbox"/> No 否</p>
<p>2. Has any insurance company ever at any time declined, cancelled, refused to renew or imposed special terms or conditions on any policy held by your Company/Shop? 貴公司或商舖有否遭任何保險公司拒絕承保、取消承保、拒絕續保貴公司或商舖的任何保單或提高保費及附加特別條款始允承保?</p>	<p><input type="checkbox"/> Yes 有 <input type="checkbox"/> No 否</p>
<p>If you have ticked "Yes", please give details below: 如√「有」, 請詳細說明如下:</p>	



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## **Important Notes 重要事項**

- 1 You are required to disclose in this Application all material facts which you know or ought to know. Otherwise, you may receive no benefits under the insurance. If you are in doubt whether certain facts are material you should disclose them.
2. You are reminded to keep a copy of the completed application for your record and future reference.
3. A specimen copy of the policy is available on request.
4. No liability is undertaken until the application has been accepted by the Company.
  - 1 申請人必須提供所有可能影響本公司接受承保及評估的事實資料，如未能確定這項事實是否具有實質性的關係，應將該等事項填報。
  - 2 申請人應將投保書之副本以作記錄及日後查詢之用途。
  - 3 如需要保單樣本，請向本公司索取。
  - 4 在投保書未被接納前，本公司概不承擔任何責任。

## **Declaration 聲明**

I declare and agree that the particulars and statements given above are to the best of any knowledge and belief true and complete.

I agree that this application shall be the basis of the contract between me and Tugu Insurance Company Limited.

I understand and agree that the information collected is to enable the Company to carry on business and may be used for the purpose of any insurance or financial related product or service or any alterations, variations, cancellation or renewal of them; any claim or analysis or it; and may be transferred to any related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business or any association or federation of insurance companies that exists or is formed from time to time.

I understand that I have the right to obtain access to and to request correction of any personal information concerning myself held by the Company. Request for such access can be made to the Senior Office Manager of the Company at 28/F, China Online Centre, 333 Lockhart Road, Wanchai, Hong Kong.

本人聲明上列資料乃就本人所知一切據實填報。本人同意此投保書及聲明將構成本人與德高保險有限公司之間的合約根據。

本人向德高保險有限公司所提供的資料，將可能使用於任何與保險或財務有關的產品或服務或該等產品或服務的任何更改、變更、取消或續期；任何索償或索償分析及可能轉移予現存或不時成立的任何有關公司或任何向其他從事與保險或再保險業務有關的公司或與保險業務有關的中介人或索償或調查或其他服務提供者或任何保險公司的協會或聯會。

本人明白本人有權查詢及要求更改已由德高保險持有有關本人的個人資料，如有此項要求，本人可向德高保險有限公司之個人資料私隱主任提出，地址為香港灣仔駱克道 333 號中國網絡中心二十八樓。

(本投保書及章程之中文譯本如與英文原文有歧異，概以英文為準。)

**Signature of Applicant: 投保人簽署:**

**Date: 日期:**



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## Personal Information Collection Statement

**Tugu Insurance Company Limited ("the Company")** may collect personal information to enable the Company to carry on insurance business. The personal information may be used for the following purposes of:

- processing and assessing of applications for any insurance products and daily operation of the related services;
- any alterations, variations, cancellation or renewal of any insurance and related services;
- any claims or investigation or analysis of such claims;
- exercising any right under the insurance policy including right of subrogation, if applicable;
- meeting the requirements under any law and regulation, requests from regulators, industry bodies, government agencies and court order; and
- any activities directly relating to the above purposes.

The information you provide to the Company may be provided or transferred to the following parties in Hong Kong or overseas for the purposes set out in the above paragraph:

- any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, debt collection, data processing or storage or related services or any other company carrying on insurance or reinsurance related business, or an intermediary, or a claim or investigation or other service provider providing services relevant to insurance business, for any of the above or related purposes;
- any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;
- any members of the Federation by the Federation for any of the above or related purposes;
- regulators;
- lawyers;
- auditors; and
- any party under a duty of confidentiality to the Company including a group company of the Company which has undertaken to keep such information confidential.

If you do not agree to the use of your personal data for above purposes, it would not be possible for the Company to process your application and render the services.

You may seek access to and to request correction of any personal information concerning yourself held by the Company subject to payment of an administrative fee. Requests for such access or correction can be made in writing to the Data Protection Officer, Tugu Insurance Company Limited, 28/F, China Online Centre, 333 Lockhart Road, Wanchai, Hong Kong.

(If there is any inconsistency between the English and Chinese version of this Personal Information Collection Statement, the English version shall prevail.)

## Privacy Policy Statement

**Tugu Insurance Company Limited ("the Company")** is committed to full compliance with the requirements of the Personal Data (Privacy) Ordinance, Cap.486 ("the Ordinance") in respect of the collection, use, retention and disclosure of personal information.

At all times, the Company shall endeavour to ensure all collection and/or storage and/or transmission and/or usage of personal data from individuals be done in accordance with the obligations and requirements of the Ordinance. In doing so, the Company will ensure that staff involved in handling personal data comply with the strictest standards of security and confidentiality.

We collect personal data in a number of ways. The most common circumstances in which we collect personal data are when you enquire about products we offer, you apply for an insurance product, or make a claim.

The types of personal data we collect from you will depend on the circumstances in which that information is collected. We may collect details including your name, HKID, date of birth, contact details and other personal data which is relevant to the insurance product you are applying for or the claim you are making.

The purposes for which your personal data will be used will depend on the circumstances in which that personal data is collected. We will inform you of the purposes for which we intend to use your personal data in the Personal Information Collection Statement at or before the time we collect your personal data.

Generally, we may use your personal data for the purpose for which you provided it to us; for the purposes which are directly related to the purposes for which you provided it to us; and any other purposes to which you have consented.

Your personal data may be provided or transferred to other third party. The third parties to whom your personal data will be disclosed will depend on the purposes for which that personal data is used. We will inform you of the third parties to whom your personal data will be disclosed in the Personal Information Collection Statement at or before the time we collect your personal data.

Generally, we may disclose your personal data as necessary for the purpose for which you provided it to us; for the purposes which are directly related to the purposes for which you provided it to us; and any other purposes to which you have consented.

In exceptional circumstances, we may be required or permitted by law to disclose personal data, for example to law enforcement authorities or to prevent a serious threat to public safety.

We will only retain the personal data for as long as it is necessary to fulfill the original or directly related purposes for which such data was collected, unless the personal data need to be retained to satisfy any applicable statutory, contractual or tortious obligations.

Under the Ordinance, individuals have the right to request access to and correction of their personal data held by the Company. Should you wish to access or correct your personal information held by us, please present your enquiry by writing to the Data Protection Officer of the Company at 28/F, China Online Centre, 333 Lockhart Road, Wanchai, Hong Kong. Any requests or access to and correction of personal information will be dealt with promptly and we will use our best endeavours to handle such requests before the expiry of 40 days maximum. A reasonable fee may be charged to offset the Company's administration and actual costs incurred in the complying with your data access request.

(If there is any inconsistency between the English and Chinese version of this Privacy Policy Statement, the English version shall prevail.)

Mar 2017



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## 個人資料收集聲明

德高保險有限公司(「本公司」)會收集個人資料以經營保險業務。個人資料會被用作下列用途：

- 處理及評估任何保險產品的申請和相關服務的日常工作；
- 修改、變更、取消或更新任何保險和相關服務；
- 任何申索或調查或分析有關申索；
- 如適用，行使任何保險單內訂明的權利，包括代位權；
- 符合任何法例和附屬法例的規定，監管機構、行業團體和政府代理的要求及法庭命令；及
- 任何與上述用途直接有關的活動。

本公司可就上一段列明的用途把閣下給予本公司的資料提供或轉交至以下列在香港境內或海外的各方：

- 任何代理、承包商或第三方服務供應商，包括提供行政、電訊、電腦、付款、收債、數據處理或儲存或相關服務的供應商，或任何其他經營保險或分保相關業務的公司、或中介人、或提供申索或調查或其他提供與保險業務有關的服務供應商，作任何上述或相關的用途；
- 任何已成立或不時成立的協會、聯會或與保險公司相似的組織(「聯會」)作任何上述或相關的用途，或協助聯會履行其規管職責或其他不時獲分配的職責，而該等職責乃是為了保險行業或聯會任何會員的利益而合理地要求；
- 聯會任何成員由聯會作任何上述或相關用途；
- 監管機構；
- 律師；
- 核數師；及
- 任何一方對本公司有保密責任，包括承諾將該等資料保持機密的本公司集團公司。

如閣下不同意使用其個人資料作上述用途，本公司則無法處理閣下的申請和提供服務。

閣下可查閱和更正本公司持有有關閣下的任何個人資料。閣下可就有關查閱和更正的要求致函至香港灣仔駱克道 333 號中國網絡中心二十八樓德高保險有限公司資料保障主任。本公司有權收取相關的行政費用。

(若此個人資料收集聲明之中、英文版本有歧異之處，應以英文版為準。)

## 私隱政策聲明

德高保險有限公司(「本公司」)致力恪守第 486 章《個人資料(私隱)條例》(「條例」)有關收集、使用、保留和披露個人資料的規定。

本公司將無時無刻盡力確保所收集及/或儲存及/或傳送及/或使用的所有個人資料，須遵照條例規定的責任和要求處理。在執行上，本公司將確保負責處理個人資料的員工遵守最嚴格的保安及保密標準。

我們以多個途徑收集個人資料，當中最常見的情況包括當閣下查詢本公司提供的產品、向本公司申請保險產品或提出申索時。

我們向閣下收集個人資料所屬的類別，視乎該資料是在甚麼情況下收集，可能包括閣下的姓名、香港身份證號碼、聯絡詳情及與閣下申請的保險產品或閣下的索償相關的其他個人資料。

閣下的個人資料用作甚麼用途視乎收集該資料的情況而定。我們會於收集閣下的個人資料時或之前，在「個人資訊收集聲明」內通知閣下我們打算使用其個人資料的用途。

一般而言，我們可使用閣下的個人資料作閣下提供有關資料予我們的用途、與該等用途直接相關的用途及任何其他閣下已同意的用途。

我們可提供或轉交閣下的個人資料至其他第三方。我們向哪些第三方披露閣下的個人資料，視乎該資料被用作甚麼用途。我們會於收集閣下的個人資料時或之前，在「個人資訊收集聲明」內通知閣下我們打算向哪些第三方披露閣下的個人資料。

一般而言，我們可因應閣下提供有關資料予我們的用途、與該等用途直接相關的用途及任何其他閣下已同意的用途的需要而披露閣下的個人資料。

在特殊情況下，我們可因應法律規定或准許，如按照執法機關的要求或為防止危害公眾安全，披露有關個人資料。

我們保留有關個人資料的時間並不會長於達致收集該等資料原來或直接相關的用途，除非個人資料須受任何適用的法定、合約或侵權責任的規限而被保留。

根據條例規定，個人有權要求查閱和更正本公司持有關於其本人的個人資料。若閣下欲查閱或更正本公司持有關於其本人的個人資料，請致函至香港灣仔駱克道 333 號中國網絡中心二十八樓德高保險有限公司資料保障主任表達有關要求。我們會將盡快處理任何關於查閱或更正個人資料的要求，並盡力於收到有關要求的 40 天限期內予以回覆。本公司或會收取合理的費用作行政和實際成本以便處理閣下的有關要求。

(若此私隱政策聲明之中、英文版本有歧異之處，應以英文版為準。)

2017 年 3 月