

Domestic Helper Insurance

家傭綜合保險



Company Profile

Tugu Insurance Company Limited (Tugu Hong Kong) was established in December 1965. Initially its main business focus was to insure the oil and gas interest of Pertamina, which is a state owned company in charge of Indonesia's national oil and gas industry and is the ultimate holding company of Tugu Hong Kong.

Operating in Hong Kong for over 50 years, Tugu Hong Kong has grown into one of the largest general insurance companies in Hong Kong and Asia-Pacific region. Tugu Hong Kong underwrites marine hull, cargo, oil and gas, fire, property, casualty, motor, pecuniary loss, etc

公司簡介

德高保險有限公司（德高香港）於1965年12月成立，最早期的業務，主要承保Pertamina石油及天然氣公司的保險，這是一家負責印尼國家石油及天然氣行業的國有企業，乃德高香港的控股公司。

德高保險於香港經營超越五十年，現已成為本港及亞太區其中一間最大的一般保險公司。德高香港承保船舶，貨運，石油和天然氣，火險，財產，責任保險，汽車，經濟損失等。



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

THE DOMESTIC HELPER INSURANCE provides you with a comprehensive package covering your helper in the event of illness, visits to the doctor and dentist, as well as stays at a hospital. It also provides you with the insurance coverage you are legally required to provide for your Domestic Helper and against his/her infidelity behaviour.

家傭綜合保險是一項全面的家傭保險計劃，為僱主及家傭提供多項保障，包括：診療、牙科及住院費用，同時亦保障僱主在法律規定下所需履行的勞工賠償責任及家傭的不忠實行為。

BENEFITS 保障利益

1. Employees' Compensation

僱員補償保險

In the event your Domestic Helper suffers injury or disease arising out of and in the course of his/her employment, the policy indemnifies you against liability at law including liability under the Ordinance, to pay compensation, costs and/or expenses. Maximum indemnity for any one Event: HK\$100,000,000.

保障閣下在僱員補償法例規定下，對家傭在受僱期間因工作引起生病，受傷或死亡而須承擔之賠償責任。每宗事故最高賠償額為港幣壹億元。

2. Clinical Expenses

診療費用

The policy pays the actual clinical expenses incurred up to HK\$200 per visit per day for treatment of sickness or injury sustained by your Domestic Helper. For treatment by bonesetter or physiotherapist, the policy pays up to HK\$100 per visit per day and maximum HK\$500 for each 12 months period, provided that the medical treatment was received from a legally qualified and registered medical practitioner. The maximum amount payable under this Section is HK\$3,000 for each 12 months period.

你的家傭如因生病或身體受傷需接受正式註冊醫生診治，你所付的實際費用，可獲賠償，每天每次最高賠償額為港幣貳佰元。如為跌打或物理治療費用，每次最高可獲港幣壹佰元賠償，全年以港幣伍佰元為限。(跌打或物理治療之診療須由註冊認可醫生處理)本項利益每年最高賠償額為港幣叁仟元。

3. Surgical and Hospitalization Expenses

外科手術及住院費用

In the event your Domestic Helper is confined in a hospital for surgery or treatment of sickness or injury, the policy pays the actual, necessary and reasonable expenses incurred up to :

- (a) HK\$300 per day for room and board and other hospital miscellaneous services
- (b) HK\$10,000 per surgical operation
- (c) 25% of the amount payable under (b) above for anesthesia and its administration
- (d) 12.5% of the amount payable under (b) above for use of the operating theatre

The maximum amount payable per 12 months period is HK\$30,000.

家傭如因生病或身體受傷而需入住醫院接受外科手術或治療，閣下所支付之實際必須及合理之費用將獲得賠償，但賠償金額不超過下列規定：

- (甲) 住院費每天不超過港幣叁佰元
 - (乙) 每次外科手術費不超過港幣壹萬元
 - (丙) 麻醉師費用不超過(乙)項賠償之百分之二十五
 - (丁) 手術室費用不超過(乙)項賠償之百分之十二點五
- 每年之最高賠償額為港幣叁萬元。

4. Service Interruption Cash Subsidy

中斷服務現金津貼

In the event that your Domestic Helper is hospitalized due to sickness or injury, this policy pays you a daily cash allowances of HK\$200 for the loss of services commencing from the 4th day of the Helper's confinement, subject to a maximum of HK\$6,000 for each 12 months period.

如家傭因病或意外而需入院治療，為補償服務損失，由第四天起計，你每天可獲港幣貳佰元現金津貼，每年最高不超過港幣陸仟元。

5. Dental Expenses

牙科費用

In the event your Domestic Helper requires oral surgery, treatment of abscesses, X-rays, extractions or fillings as a result of dental disease, the policy pays two-thirds of the actual necessary and reasonable expenses incurred up to a maximum of HK\$1,500 for each 12 months period, provided such treatment is received from a legally qualified and registered dentist.

家傭如因牙齒疾患需接受口腔手術，治療膿腫，X光檢查，脫牙或補牙，將獲得賠償實際及必須支付費用的三份之二，但受保期內之總賠償金額以港幣壹仟伍佰元為限，而所有治療必須由註冊牙科醫生進行。

6. Personal Accident Benefits

個人意外受傷賠償

In the event of an accident to your Domestic Helper during his/her rest days not in the course of and arising out of employment with you and/or not covered by the Ordinance resulting in accidental death or permanent disablement occurring within 12 months from the date of such accident, the following compensation shall be payable :

Accidental death	HK\$100,000
Loss of or permanent total loss of use of two or more limbs	HK\$100,000
Loss of sight of both eyes	HK\$100,000
Loss of or permanent total loss of use of one limb and loss of sight of one eye	HK\$100,000
Loss of or permanent total loss of use of one limb	HK\$50,000
Loss of sight of one eye	HK\$50,000

(Loss of limb shall mean physical severance of a hand or foot at or above the wrist or ankle or of an arm or leg at or above elbow or knee. Loss of sight shall mean entire and irrecoverable loss of all sight.)

家傭在假期期間並非因工而身體意外受傷，導致十二個月內因傷死亡或永久性殘廢，將依下列情況賠償：

意外死亡	港幣拾萬元
永久性完全喪失肢體中任何兩肢或以上	港幣拾萬元
雙目失明	港幣拾萬元
永久性完全喪失一肢及一目失明	港幣拾萬元
永久性完全喪失一肢	港幣伍萬元
一目失明	港幣伍萬元

(喪失肢體即在手腕或足踝或以上斷失，而失明即不可復完的永久性視力喪失)

7. Repatriation Expenses**運送費用**

In the event of serious sickness or injury to your Domestic Helper resulting in his/her being certified by a legally qualified and registered medical practitioner as medically unfit to work leading to the termination of his/her employment contract or resulting in his/her death, the policy pays the expenses for:

- the repatriation of the Domestic Helper to his/her country of residence by scheduled flight (economy class) including any transportation for ambulance transfer to and from the airport; or
- the treatment of the Domestic Helper's post-mortem and transportation of the mortal remains to the airport nearest to the place of burial in his/her country of residence.

The policy pays the actual, necessary and reasonable expenses incurred under (a) or (b) up to a maximum of HK\$20,000 for each 12 months period.

如家傭經註冊醫生証明受傷或疾病不能工作而導致僱傭合約被終止或因死亡，本計劃將代為支付以下之費用：

(甲) 以國際航機(經濟客位)將家傭送返原居國家，包括行程起止兩地之機場接送；或

(乙) 處理遺體及將遺體運到原居地最近殮葬處的機場。

本計劃支付(甲)或(乙)項下之實際，必須及合理之費用，但費用總額不超過港幣貳萬元。

8. Replacement Helper Expenses**重新聘用家傭費用**

In addition to the expenses incurred for the repatriation of your Domestic Helper as described in Section 7 above, this policy pays you the expenses reasonably and necessarily incurred for employing a replacement helper, maximum limit is HK\$5,000 per 12 months period.

如閣下於上列第七項保障所述之情況下運送家傭回國，除可獲運送費用賠償外，本計劃將支付閣下因重新聘請家傭所需之實際費用，每年最高賠償額為港幣伍仟元。

9. Fidelity Guarantee**誠信保障**

Covers the financial losses arising directly from any proven act of fraud or dishonestly committed by the Domestic Helper up to a maximum of HK\$3,000 for each 12 months period (including outstanding charges for proven unauthorized long distance call made by the Domestic Helper up to a maximum limit of HK\$1,000).

若證明家傭有欺詐或不忠實行為而導致閣下有金錢上之損失，每年最高賠償額為港幣叁仟元(包括僱傭尚未清還之未經許可使用的長途電話費用，最高賠償額為港幣壹仟元)。

MAJOR EXCLUSIONS 主要之不保事項

General exclusions applicable to all Sections:

War and allied perils, terrorism, suicide, pregnancy or childbirth, intoxication by alcohol, narcotics or drugs not prescribed by a legally qualified and registered medical practitioner, pre-existing conditions, acquired immune deficiency syndrome (AIDS) or AIDS related complex (ARC) and accidents, sickness or events that occur outside Hong Kong SAR.

所有保障項目之不保事項：

戰爭及有關風險，恐怖主義活動，自殺，懷孕或生育，酗酒，或服用非經醫生處方指定之麻醉品或藥物，愛滋病或其相關的病徵，及在保險生效前已存在的傷病及其他身體狀況，以及在本港境外所發生之意外，疾病或其他事故。

Specific exclusions applicable to:

- Employees' Compensation: Pneumoconiosis, nuclear energy and radiation, any late payment surcharge that the Insured may become liable under the Ordinance.
- Clinical Expenses, Surgical and Hospitalization Expenses, and Service Interruption Cash Subsidy: Nervous or mental disease, venereal disease, congenital anomalies or deformities, infertility, sterilisation, heart disease, cancer, rest cure, physical check-ups and cosmetic or plastic surgery unless to correct an injury covered under the policy.
- Dental Expenses: Routine examination scaling polishing or cleaning, crowning, bridges, braces and dentures.
- Personal Accident Benefits: Injury occurring outside the rest days of the Insured Person and the Insured Person engaging in or taking part in any kind of dangerous activities.
- Repatriation Expenses: Any repatriation or transportation of mortal remains originating outside of Hong Kong SAR.

個別保障項目之特定不保事項：

- 僱員補償保險：肺積塵病，核能放射，或法例下僱主因不依期作工傷賠償而須付之罰款。
- 診療費用，外科手術及費用，及中斷服務現金津貼：精神病、性病、先天性異常或畸形、不育、絕育、心臟病、癌病、療養、體格檢查、美容或整形手術(但由本保單範圍內傷損引致之矯形手術除外)。
- 牙科費用：口腔檢查、洗牙、磨牙、鑲裝牙冠、牙橋、牙箍及假牙等。
- 個人意外受傷賠償：受保障人休息日以外所遭受的傷害及從事或參與任何形式的危險活動。
- 運送費用：遺體從香港特別行政區以外地方運返原居地及在香港特別行政區以外地區發生事件引致被保人或其遺體之遣返及運送原居地。

AGE LIMIT: 18-60 (Up to 60 for renewal cases)

年齡限制：18-60 (如為續保人仕，最高限制為60歲)

WAITING PERIOD

A 14-Days waiting period from the commencement date of the policy shall be applicable under Sections 2, 3, 4, 5 and 8 for the Insured Person.

No benefits shall be payable under these sections in respect of any event occurring during the waiting period.

等候期

由保單開始日起十四天內為等候期，適用於第二，三，四，五及八項。

等候期內投保人所支付任何有關第二，三，四，五及八項的費用將不會獲得賠償。

Premium Table (HK\$)

Annual Premium: HK\$660.00

保費表(港幣)

每年保費：港幣陸佰陸拾元

Remarks: This is not a contract of insurance. Please refer to the insurance policy for terms and conditions and other specific details.

注意：此小冊子只供參考之用，詳情請參閱保險合約內之條款及細則。

Domestic Helper Insurance Proposal Form
For broker business
家傭綜合保險投保書
經紀業務適用

Minimum Premium Per Policy - HK\$500 每張保單之最低保費為港幣伍佰元正 (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)

Name of Proposer (Employer): 投保人姓名 (僱主):
Miss/Mdm./ Mr. 小姐 / 女士 / 先生

Occupation: 職業:

Home/Office Tel. No.: 住宅或公司電話號碼:

Address: 地址:

Name of Employment Agency (if applicable): 僱傭代理公司名稱 (如適用):

Tel. No.: 電話號碼:

Name of Domestic Helper: 家傭姓名:
Miss/Mdm./ Mr.
小姐 / 女士 / 先生

Date of Birth: 出生日期:

DD/MM/YYYY
日 / 月 / 年

Nationality: 國籍:

Passport No.: 護照號碼:

Contract period: From DD/MM/YYYY To DD/MM/YYYY
受僱期限: 由 日 / 月 / 年 至 日 / 月 / 年

Period of Insurance: From DD/MM/YYYY To DD/MM/YYYY
保險期限: 由 日 / 月 / 年 至 日 / 月 / 年

(both dates inclusive)
(起訖日期包括在內)

Are you aware of any condition for which your Domestic Helper may require medical or surgical treatment?

你是否知道上述家傭可能因某種病症而需要接受治療或手術?

If Yes, please give details: 如是, 請詳述:

☐ Yes ☐ No
是 否

Is your Domestic Helper in good health and free from any physical impairment, deformity of disease?

閣下之家傭是否健康良好, 身體並無損傷, 殘缺或疾病?

If No, please give details: 如否, 請詳述:

☐ Yes ☐ No
是 否

Have you had your Domestic Helper insurance declined, cancelled or refused to renew by any insurance company?

閣下之家傭保險曾被保險公司拒絕接受投保, 取消或拒絕接受續保?

If Yes, please give details: 如是, 請詳述:

☐ Yes ☐ No
是 否

Has your Domestic Helper suffered from Cancer or Heart Disease?

閣下之家傭是否患癌症或心臟病?

☐ Yes ☐ No
是 否

Important Notes 重要事項

You should provide us with all relevant facts which are likely to influence whether we accept your proposal and on what terms and conditions. Failure to do so may not provide you with the cover you want and gives us the right to refuse any claims and void the policy completely. If you are in any doubt about a particular fact, you should tell us or your broker or insurance agent. You should keep a record (including copies of letters) of all information supplied to us in connection with this insurance. We will provide you with a copy of the completed proposal form on request.

若有任何資料或事項可能影響本公司對該項投保的接受或評估, 均必須填報。如未能確定應否填報, 請即通知本公司或閣下的經紀人或保險代理。敬請閣下保存所有提供的資料 (包括信件副本) 的紀錄, 以便日後參考。為保障閣下本身利益, 務請確保填報全部有關事項。漏報可能使保單不能提供閣下所需要的保險, 甚至使該保單完全失效。

Declaration 聲明

I declare that to the best of my knowledge and belief the information given on this form is true and complete in every respect. I agree that this proposal and declaration will be the basis of the contract between me and Tugu Insurance Company Limited. I agree that the insurance will not be in force until the proposal has been accepted by the Company.

I/We understand that any claim for Accidental Death benefit under Section 6 of the Policy shall be payable to the Domestic Helper's legal representative.

I/We understand that all the personal information collected or held by Tugu Insurance Company Limited (the "Company"), howsoever obtained, may be used by or disclosed to any individual or organization within or outside Hong Kong for the following purposes: (1) to assess and service this application; (2) to process the Direct Debit Authorization; (3) to provide marketing material of the Company or its associated companies and (4) to conduct insurance claims or analysis.

The Proposer or the Insured Person shall have the right of access to and to request correction of any personal information concerning themselves held by the Company. A request for such access and correction may be made to The Senior Office Manager of the Company at 28/F, China Online Centre, 333 Lockhart Road, Wanchai, Hong Kong.

本人謹此聲明本投保書所列全部資料乃就本人所知一切據實填報。本人明白本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依據。本人同意有關保險須在該公司接受本投保書後才生效。

本人 / 吾等明白根據條款第六項作出之意外死亡賠償, 將給與被保人之合法代表人。本人 / 吾等明白一切由德高保險有限公司 (本公司) 所收集或持有的個人資料, 不論以任何方式獲取, 均可供本公司使用或向在香港境內或境外之任何人或機構披露作以下用途: (1) 評核此項申請, (2) 辦理直接付款授權書, (3) 提供本公司及關連機構的推廣資料, (4) 處理保險的索償或有關之分析。

投保人或被保人有權查閱及要求更改由本公司所持有有關他們任何個人資料。任何關於個人資料查閱或更改之要求, 可向本公司之高級行政經理提出, 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。)

Commission Disclosure 佣金披露

The Applicant/Proposer understands, acknowledges and agrees that, as a result of the Applicant/Proposer purchasing and taking up the policy to be issued by Tugu Insurance Company Limited ("the Company"), the Company will pay the authorized **insurance broker** commission during the continuance of the policy including renewals, for arranging the said policy. Where the Applicant/Proposer is a body corporate, the authorized person who signs on behalf of the Applicant/Proposer further confirms to the Company that he or she is authorized to do so.

The Applicant/Proposer further understands that the above agreement is necessary for the Company to proceed with the application.

投保人明白、確知及同意, 德高保險有限公司 ("本公司") 會就申請人購買及接受其簽發的保單, 於保單有效期內 (包括續保期) 向負責安排有關保單的獲授權保險經紀支付佣金。假如投保人為法人團體, 代表投保人簽署的獲授權人員須向本公司確認他 / 她已獲該法人團體授權。

投保人亦明白本公司必須取得投保人以上的同意, 才可以處理其保險申請。

Signature:

投保人簽署:

Date:

日期:

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:

- a. processing and assessing of applications for any insurance products and daily operation of the related services;
- b. any alterations, variations, cancellation or renewal of any insurance and related services;
- c. any claims or investigation or analysis of such claims;
- d. exercising any right under the insurance policy including right of subrogation, if applicable;
- e. meeting the requirements under any law and regulation, requests from regulators, industry bodies, government agencies and court order; and
- f. 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:

- a. 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;
- b. 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;
- c. any members of the Federation by the Federation for any of the above or related purposes;
- d. regulators;
- e. lawyers;
- f. doctors;
- g. auditors; and
- h. 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.)

Mar 2017

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：

- a. 處理及評估任何保險產品的申請和相關服務的日常運作；
- b. 修改、變更、取消或更新任何保險和相關服務；
- c. 任何申索或調查或分析有關申索；
- d. 如適用，行使任何保險單內訂明的權利，包括代位權；
- e. 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
- f. 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：

- a. 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；
- b. 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；
- c. 聯會任何成員由聯會作任何上述或相關用途；
- d. 監管機構；
- e. 律師；
- f. 醫生；
- g. 核數師；及
- h. 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。)

2017年3月

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

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「個人資料收集聲明」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「個人資料收集聲明」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